Closing the Gap: Creating Opportunities for Females in Bangladesh

A Senior Honors Thesis

Presented in Partial Fulfillment of the Requirements for graduation *with research distinction* in Political Science and International Studies in the undergraduate colleges of The Ohio State University

by

Nafisa Akbar

The Ohio State University
June 2007

Project Advisor: Professor Irfan Nooruddin, Department of Political Science

Abstract

Data on Bangladesh show that over the past few decades, young women consistently do not stay in school for as long as young men. With a discrepancy in literacy, enrollment, and retention rates among males and females within the same environment, education attainment outcomes reveal that young men and women do not perform at the same level in Bangladesh. All things being equal, women face challenges to education attainment that men do not. In this paper, I explore the ways in which women face obstacles that prevent or hinder them from completing as much schooling as their male counterparts. The focus of this paper rests on secondary education, as the largest drop-off among young girls occurs at this stage of schooling. The importance of this study is to highlight the various obstacles women face to influence policy making in terms of increasing access to education for women and closing the education gap between Bangladeshi boys and girls by overcoming such obstacles. By closing this gap and improving the prospects for female education in Bangladesh, I argue that political, economic, and social development can occur.

Acknowledgements

I want to begin by thanking all those who gave me the opportunity to interview them during the summer of 2006 in Bangladesh. It was a pleasure being able to speak to those willing to share their stories with me, and it gave me a better sense of an environment that I had only seen from the terrace of my grandmother's flat or the air-conditioned car of my aunt. My study begins and ends with them, as they are the most crucial aspect of this project. While I refer to this paper as a "project," it is important to note that this paper is more than just that—it is about their lives. I thank them all for letting me speak with them.

In addition, with the support of the Arts and Sciences Undergraduate Research Scholarship and the Social and Behavioral Sciences Undergraduate Research Grant, I have been fortunate to conduct the research that has been the capstone experience of my college years. Thank you for your kind support.

My gratitude also extends to everyone who helped me along the way. It has taken me two years of writing to get to this point, and my family and friends have really helped in making this the longest relationship I have ever undertaken. My thesis, in many ways, has been my life partner the past two years. Thank you to my parents and my friends. My counterparts to the "Fab Four"—Charlene Chi, Kenny Ferenchak, and Laura Tompkins—thanks for your comments, support, and inspiration. It was nice to get to know students who never questioned my being utterly engrossed in the genius of Amartya Sen and Martha Nussbaum. I would also like to give a warm thanks to Dr. Liddle, Dr. MacGilvray, and Dr. Brown for taking on my project and sitting through hours of reading this. For the pending roast that is my defense, I want to give you a thank you in advance for my experiences with you in class and during the one hour in which you will grill me.

Lastly, this project would not have gotten anywhere had it not been for the support, motivation, and brilliant guidance of Irfan Nooruddin, my advisor. While it bothers me to praise you so highly, I cannot escape the gratitude in which I owe you. You have motivated me to write a thesis that has grown the past two years in scope and intensity, and throughout the whole process, you have taught me so much. Your classes, our discussions, and the reality checks you have given me have helped me grow as an individual and scholar. Thank you. Once an advisor, always an advisor…

Table of Contents

Chapter 1
Introduction

The origins of the idea behind this study date back several years. What once began as a simple process of questioning the difference in the qualities of life between the United States and Bangladesh eventually resulted in the proposal of building a school for young women in a rural area of Bangladesh. At first, helping Bangladeshis to overcome their plight came in the form of ideas including building better roads, creating landfills, and building homeless shelters. Gradually, I began to see the importance of not just short-term solutions and efforts, but the need to focus on longer-term solutions that will not only help Bangladesh, but will also enable Bangladeshis to help themselves. Additionally, by studying the gender disparity within the realm of education in Bangladesh, it became apparent that a more educated population—particularly, the female population—would be the means to improving the lives of many, as well as the country itself.

In many ways, education is the stepping stone for the road ahead for all individuals. It is through education that individuals are enabled to seek higher paying jobs, vote more informatively, and even read for leisure. Without it, individuals are left

without a sense of personal development and growth, and more pragmatically, lack the potential to obtain advantageous economic opportunities to better their futures. In the case of Bangladesh, the means to achieving a brighter future is an undoubtedly relevant idea to the hundreds of millions of people and to a country as underdeveloped as Bangladesh. Development is not just something that happens on a macro-level, but is also something that occurs within each and every individual; some may argue that the second form of development contributes to the first. Thus, the idea of promoting greater access to education naturally fits into the discourse on economic, political, and social development. Moreover, within education, it is important not to promote and perpetuate the unequal increase in access to education, but to close the gap between young men and women before improving education for all.

The focus on female education underscores the limited opportunities afforded to Bangladeshi women. Even excluding discussions on culture and religion, women are less likely to be literate and have a job, are more likely to be the victims of unreported crime, and are extremely underrepresented in government.[1] In so many ways, Bangladeshi women are neglected and their opportunities for empowerment are taken for granted. The tragedy is not simply that Bangladeshis in general live amidst poverty, corruption, and a lack of choices, but rather that on top of this destitution, women experience the consequences of devastations *even more* than men. Given the fact that men are more likely to be on the receiving end of resources and funding for education, and that men are also more likely to continue education than women, there is reason to believe that women can do and receive as much in the same given environment. Why this does not occur in practice, then, is the question. This is not to say that men should not be the focus of

[1] World Bank (2005).

development efforts in countries such as Bangladesh. Development is a process that includes all individuals, man and woman. Nonetheless, it is important to place emphasis on a movement for women. At the end of the day, development is not development if nearly fifty percent of the population does not enjoy the same rights as the other half of the population. While development should definitely focus on both men and women, the purpose of this paper is to study the ways in which one can close the gap between men and women.

I suppose that my particular preoccupation with the gap itself has to do with my fear that in the future, one may see development and progress in education, but there may still be a gap. For example, it may be the case in five years that literacy for both men and women in Bangladesh has increased by 20%. What this simply means is that male literacy would be approximately 70% and female literacy would be at 50%. Thus, despite progress, the gap still exists. Admittedly, I am not sure if whether there must be sequencing involved with development projects—whether we must close the gap and then seek further advancements, or vice versa. For the purposes of my study, however, I have chosen to focus on the gap, and I do not concern myself with the notion of sequencing.

Most importantly, however, is that while this study originated with an application of building a school for young women in Bangladesh, I entertain the possibility of other solutions to closing this gap. In this thesis, I conduct three regression analyses. The beauty of such studies is that regressions show the possibility and potency of other solutions to development problems such as the one studied here. Some may take issue with the technicalities of these analyses or the general amateur nature of my approach to

these regressions, but I have not conducted these analyses in such a way to tailor certain outcomes. What is read in these chapters is based on my curiosity to discover relationships and find possible means to increasing enrollment rates for females.

This study is divided into the following chapters. First is a chapter describing Bangladesh's education system. The focus of this chapter includes background, history, and structure of the education system. Chapters 3 and 4 are regression analysis chapters. In Chapter 3, the focus is on players such as non-governmental organizations (NGOs), international organizations, and globalization and how they affect female education. Chapter 4, on the other hand, looks directly at the school system at the district level and determines the forces that are influential in Bangladesh's various districts. Chapter 5 uses the World Values Survey to study the effects of patriarchy, social norms, and culture on female education. The following chapter studies a World Bank program known as the Female Secondary School Assistance Program (FSSAP), and assesses the successes of both phases of the program; the implications of this program include considering financial constraints as a reason for why many young girls drop out of school at the secondary level. Chapter 7 analyzes conversations held with female students, young women who never attended secondary school, teachers, NGO leaders, business people, and the Minister of Education. Using these interviews, I analyze which factors individuals deem to be the most important in terms of making the decision to continue education or not. Lastly, Chapter 8 concludes with a summary of the potential obstacles Bangladeshi women face and how changes within the Bangladeshi education system can close the gap.

Chapter 2
Bangladesh's Education System at a Glance

Bangladesh, home to the world's eighth largest population (approximately 147 million),[2] is one of the poorest countries in the world plagued with poverty, illiteracy, and human rights abuses. The focus of this paper is on a problem in Bangladesh that has been extensively examined in recent years: female education. With gender disparities, high levels of illiteracy, and low retention rates increasing the education gap between young men and women, Bangladesh's education system is mottled with indicators demonstrating the abysmal state of education for many girls.

The chapter is broken into the following sections. First is a description of the basic framework of the Bangladeshi education system, with further elaboration on the specific branches of education. The next section includes basic statistics on the current state of performance of the education system, and female students specifically. The third section outlines the various programs which have been implemented in Bangladesh over the past decade. The following section is a discussion on the education gap between

[2] CIA World Factbook, "Bangladesh."

young men and women in Bangladesh, along with a literature review of why studying this gap is important. Finally, this chapter concludes with a brief overview of the antagonists to education reform and what can be done to close the gap.

As is typical in many other schooling systems, Bangladesh's education system is broken into four different levels. There is primary school (grades 1-5), secondary school (6-10), higher secondary (11-12), and tertiary school.[3] As the number of compulsory years of education in Bangladesh is five, Bangladesh has witnessed 88.9% primary education enrollment as of 2000. While this may appear to be quite an achievement for a developing nation (Bangladesh ranked 89th of 168), the percentage drops dramatically for secondary enrollment, which is 42.69%, less than half of the primary education enrollment. For tertiary enrollment, the numbers drop even further, reaching a mere 6.6%.[4]

Bangladesh's education system is comprised of four branches: Bengali Medium, English Medium, the Religious Branch, and the military academies. In the first system known as Bengali Medium, students are taught in the national language, Bangla (or Bengali), with the exception of English and religion courses. Religion courses are generally Islamic courses and are taught in Arabic. Religion courses that are Hinduism-based courses are taught in Sanskrit.[5] An important component of this system is the Matriculation Exam, which students take towards the end of their tenth year of school. These exams are administered among the various districts of the country where students then take the exam. At the end of their twelfth year, students then take the Intermediate

[3] BANBEIS, "The Present Educational Structure of Bangladesh."
[4] UNESCO Institute for Statistics. Bangladesh's rankings also drop with the drop in enrollment rates (for secondary education, Bangladesh ranked 90th of 138 and for tertiary education, 107th of 160).
[5] BANBEIS, "The Present Educational Structure in Bangladesh." Buddhism and Christianity religious courses are taught in Pali and English, respectively.

Exam before being admitted to a university.[6] Bengali Medium can be found in public schools, which are provided by the government.

The next system is known as English Medium, a remnant of British rule in Bangladesh. Under this system, students are taught in English, with the exception of Bangla and religion courses. The exams for this system are known as the Ordinary Level Exams (O-levels) taken towards the end of the students' tenth year in school, and Advanced Level Exams (A-levels) which are taken the following year. These exams are prepared in England, and then are administered through the British Council in Dhaka, Bangladesh. Once these exams are completed, students can enroll in tertiary schooling. Because English Medium is found in private schools which require elevated tuition fees, these schools are primarily attended by wealthier classes that can usually afford the higher costs associated with such schools.

Students in Bangladesh also have the option of studying in specialized institutions for particular areas of study. One of these is known as the Religious Branch of schooling. Within this system, students go to institutions known as *Madrasahs* for Muslim students, *Chatuspathis* for Buddhist students, and *Tols* for Hindu students.[7] As the name suggests, students in the Religious Branch learn about religious teachings and philosophies. Madrasahs are divided into five different stages: *Ebtedayee* (primary), *Dakhil* (secondary), *Alim* (higher secondary), *Fazil* (tertiary), and *Kamil* (higher tertiary). Students in this system are not restricted to solely religious courses; upon entering secondary schooling, students in madrasahs can take courses in the humanities and

[6] BANBEIS, "The Present Educational Structure in Bangladesh." The Matriculation Exams are also widely referred to as the Secondary School Certificate (SSC) Exams, and the Intermediate Exams are also known as the Higher Secondary Certificate (HSC) Exams.
[7] See BANBEIS, "The Present Educational Structure in Bangladesh."

business fields as well. Hindu and Buddhist students can enroll in three-year religious programs that are taught in Sanskrit and Pali, respectively. The Hindu system of schooling is broken into three divisions known as *Adhya*, *Madhya*, and *Upadhi*. There are also Bible schools as well as theological universities for the small population of Christians in the country.[8] Oftentimes, these schools can be found within religious establishments such as mosques and temples. All other types of schooling in Bangladesh, however, are secular. Though some madrasahs are public, most are private. Within this system, schools are maintained through donations from the private donors. More specifically, madrasahs are supervised by the national madrasah board in the country. Known as the Madrasah Education Board, it falls under the jurisdiction of the Ministry of Education.[9]

Other specialized institutions are military academies in which students can enroll. These schools are known as Cadet Colleges that serve as secondary and higher secondary boarding schools. Students can enroll in such institutions starting from grade seven. Again, as the name suggests, students in these schools are trained primarily for the military. Nevertheless, in both the Religious Branch and the Military Academies, students are still required to take the common exams throughout their schooling. The cadet colleges are oftentimes attended by the wealthier classes, as the purpose of these schools' existence was originally meant to create an elite class in Bangladesh.

Fee structures also vary depending on the type of schooling a student obtains. For government or public schools, students pay US $0.06-0.09 (Tk. 4.00-6.00) for primary

[8] BANBEIS, "The Present Educational Structure in Bangladesh." Hindu and Buddhist schooling is under the management of the Bangladesh Sanskrit and Pali Board, while Bible schools are conducted by Church bodies of the country.
[9] BANBEIS, "The Present Educational Structure in Bangladesh." Furthermore, the Madrasah Education Board is responsible for the administering of exams for the Dakhil to Kamil levels of Madrasah education.

education, US $0.12-0.17 (Tk. 8.00-12.00) for secondary education, and US $0.23-0.40 (Tk. 16.00-28.00) for tertiary education.[10] Keep in mind that the average income of Bangladeshis is approximately US $390. Some madrasahs and other religious institutions, cadet colleges, and Bengali Medium schools all fall under public schooling and the aforementioned fee structures. On the other hand, private schools' tuition fees will vary from school to school. The tuition costs of private schooling are higher than public schooling, as the government does not spend on these institutions.[11] Because of the varying fee structures, education has become a class issue as well, one that affords some sects of society more choice in education, and others very little.

Out of all the universities in Bangladesh, twenty-one are government-owned, and approximately fifty-two are private establishments.[12] Public universities are located in the four states of Bangladesh: University of Dhaka, University of Chittagong, University of Rajshahi, and University of Khulna. Upon completion of college (grades 11 and 12), and passing the examinations, students can enroll in universities for various degrees. Students may receive their General Education Bachelor's Degree within two years, and those pursuing an Honors Bachelor's Degree can receive one in three or four years. For those who receive the former, a General Education Master's Degree requires two more years of schooling, and those who receive the latter degree can receive their Master's in one additional year. Students who specialize their Bachelor's Degree (i.e. Agriculture, Engineering, Medicine) usually receive these degrees in four or five years, and for them,

[10] Bangladesh Bureau of Statistics (2000), p. 547. In addition to tuition fees, students are required to pay various other fees for examinations, admissions, sports, libraries, and other expense.
[11] Bangladesh Bureau of Statistics (2000), p. 547.
[12] BANBEIS, "The Present Educational Structure in Bangladesh."

a Master's Degree takes two years, and a Ph.D. usually requires three or four years.[13] The above mentioned range of tuition costs for tertiary education applies to the various levels of degrees; the higher the degree, the higher the tuition costs. For example, for a Bachelor's Degree, one must pay Tk. 18.00, but for a Master's Degree, a student must pay Tk. 24.00.[14] Again, these fees apply only to government institutions, which comprise around 34% of all educational institutions.[15]

When examining the current state of Bangladesh's education system, certain indicators may make it appear as if Bangladesh is heading towards a slow but steady progress towards greater achievement in education. However, merely by looking at the numbers, it is apparent that Bangladesh has a long way to go. Enrollment rates drop from primary to secondary, and then even further when looking at tertiary enrollment (primary 88.9%, secondary 42.69%, tertiary 6.6%). Countries such as Indonesia and Malaysia boast of higher enrollment rates in all three levels: Indonesia at 92.15%, 47.53%, and 14.6%; and Malaysia at 94.48%, 70.15%, and 28.2%. China as well has a higher primary enrollment (93.16%) and tertiary enrollment (7.5%) rate. Comparing Bangladesh to other South Asian countries reveals no discernable pattern. Myanmar has a lower enrollment rate for primary school (82.23%) and secondary school (36.51%), but has higher tertiary enrollment at 11.5%.[16] Pakistan has lower enrollment rates for all three levels with the primary education rate at 68.5%, secondary education enrollment at 22.5%, and tertiary education at 2.8%. On the other hand, India's enrollment rates surpass those of

[13] See Ministry of Education, "Education Structure."
[14] Bangladesh Bureau of Statistics (2000), p. 547.
[15] See Ministry of Education, "Education Statistics."
[16]UNESCO Institute for Statistics.

Bangladesh at all three levels of education (primary 107.5%, secondary 52.8%, and tertiary 11.9%).[17]

Other numerical indicators reveal just how lacking Bangladesh is in education and structure. Most significantly, higher education rates draw concerns for the current state of the education system in Bangladesh. Bangladesh's 6.6% enrollment places the country far behind others that enjoy much higher numbers of its people attending universities such as neighboring countries India, 10.5%, and Burma, 11.5%, and other developing countries such as Malaysia, 28.2%. Western, more developed nations such as the United States have even greater tertiary enrollment, at 72.6%.[18] Additionally, Bangladesh's literacy in general paints quite a gloomy picture: its total population's literacy rate is a mere 43.1%, meaning more than a majority of Bangladesh's people cannot read or write by the age of fifteen. Countries such as India and Pakistan have literacy rates that are higher, at 59.5% and 48.7%, respectively. Although this discrepancy in numbers may not seem to be incredibly significant, Bangladesh ranks 187th of 202 for literacy.[19] Funding also is another concern; as of 2002, the government spent approximately 2.4% of its GDP ($275.7 billion as of 2004) on education, a slight decrease from 2000 (2.5%).[20] Cross-country comparisons and annual comparisons alike show a confusing picture, indicating neither progress nor decline, as some numbers go up, and others go down.

To make education more accessible to its people, Bangladesh is home to various programs that work to enroll more students into schools. One particular program is

[17] World Bank, "Summary Education Profile: Pakistan" and "Summary Education Profile: India."
[18] UNESCO Institute for Statistics.
[19] UNESCO Institute for Statistics. The definition for literacy was also given by the following website: www.nationmaster.com.
[20] World Bank, "Summary Education Profile: Bangladesh."

known as the *Education for All* program (EFA), which allocates more money for all Bangladeshis, in order to raise education levels by the year 2015. Prior to this projection, this program was slated to start in 1991 and end in 2000; however, the modest increases were far below the declared projection goals. Thus, this program has started anew in Bangladesh, hoping to reach the declared goals by the year 2015. Though there have been considerable advances in gender parity made in primary education by 2000, secondary education is still at risk for not achieving gender parity by 2015. For instance, while some numbers may tend to shock—female enrollment for primary and secondary schooling is 48.9% and 49.7%, respectively—they seem to tell us nothing more. These numbers reflect little about retention, drop-out, literacy, or any other indicators that pertain to females while they actually attend school. Gender disparities mar Bangladesh's educational scene, thus creating a significant imbalance between males and females. While for males, school life expectancy is 5.9 years, for females, it is only 4.2, less than the compulsory number of years students are expected to stay in school. Furthermore, while male literacy is 53.9%, female literacy is 31.8%.[21] In addition, there are also other programs that provide stipends to girls in Bangladesh, and still others that offer free education for females up to grade ten (*Female Secondary Stipend Program*), hoping to increase female enrollment and decrease illiteracy.[22] Another notable education program, known as the *Food for Education* program (FFE), is a reform through which the government helps targeted families in rural areas to put and keep their children in school. Each of these various programs aims to pinpoint particular problems, such as

[21] UNESCO Institute for Statistics.
[22] Ministry of Primary and Mass Education, (2003).

gender disparities, enrollment, and financial inequity within the education system in Bangladesh and helps to alleviate them.

Enrollment and education indicators vary from region to region within Bangladesh. Urban areas of Bangladesh have higher rates of education than the rural centers of the country. Greater infrastructure, prevalence of facilities, and a higher concentration of wealth all contribute to the disparity between urban and rural areas. As stated in UNCTAD's An Investment Guide to Bangladesh, both infrastructure and industrial activity and foreign direct investment can be primarily found in Dhaka, but also other urban hubs such as Chittagong. Dhaka, Bangladesh's largest city and the nation's capital, is the urban hub of Bangladesh, and is home to the second-largest proportion of educated people. Additionally, the highest rate of primary education completion is in Dhaka, with approximately 56% males and 51% females completing primary schooling. In Chittagong, another urban area of Bangladesh, approximately 84% of males and 72% of females have attended schools. Rural regions such as Khulna and Rajshahi have lower rates of education, with Khulna's rates being some of the lowest in the country. The imbalance between urban and rural education is one of the many crosscurrents of the education inequity in Bangladesh.

However, no disparity is more striking and perhaps more urgent a problem as is the gender gap found in education in Bangladesh. Enrollment rates, retention and drop-out rates, as well as resource allocation, indicate that not only are females underperforming compared to their male counterparts, but that they are also less likely to receive the same resources, funding, and support for education. As programs targeting female education and other such indicators arise, the "female issue" becomes a greater

concern for Bangladeshi society. With enrollment, illiteracy, and lack of higher education being severe factors in the imbalance between males and females, Bangladesh is in need of pursuing a more rigorous course of action in aiding females with education.

The complexity of this problem is two-fold: females in Bangladesh are not simply lacking in education in relative terms, compared to males in Bangladesh, but are also lacking in education in *absolute* terms. Simply saying that Bangladeshi females are not as educated as Bangladeshi males inadequately describes the current state of affairs; Bangladeshi females are lacking education regardless of comparison. Take, for instance, the compulsory number of years of schooling for which all Bangladeshi children must have attended school. Although Bangladeshi children must go to school for at least five years, females in Bangladesh are expected to complete only about 4.2 years in school. With 4.2 years of education, females in school have only reached class 3 or 4. Therefore, on average, females in Bangladesh have not been taught the higher levels of math such as algebra and trigonometry, nor have they studied chemistry and physics, and they certainly have not handled complex ideas such as civic duty, sexuality, and even the functionings of a state.

As is illustrated in Women and Human Development: The Capabilities Approach, Martha Nussbaum frames the term "capabilities" by describing three kinds. First, there are *basic capabilities* which include sight, the ability to taste, and all other innate capabilities a human possesses. The second is termed *internal capabilities*, which are capabilities that require maturation but are still on an innate level, such as the realization of one's sexuality. The last set of capabilities is called *combined capabilities*, which not only requires maturation, but the appropriate external conditions that allow such

capabilities to come into realization.[23] For instance, a woman has the internal capability of physically attending school. However, if for some reason, she is prohibited from going, then her combined capability of actually attending school has not come into realization. In this case, one can see how this applies to Bangladeshi females: while they have the internal capability of attending school, they do not always possess the combined capability to do so. Therefore, regardless of what the males in the society are or are not able to do, females in Bangladesh are stripped of such a combined capability. Moreover, this is not simply about being a female in Bangladesh. Rather, this paper focuses on *poor, rural* females in Bangladesh who not only face social obstacles, but also financial challenges that prevent them from realizing the combined capability to attend school.

It is not simply a matter of combined capabilities that females lack because they are not being properly educated in Bangladesh. Amartya Sen points out five basic freedoms that are not only important for their inherent value, but also for their instrumental value; such freedoms contribute to the well-being of individuals, and also *function* to improve the lives of humans as well as an entire country. The five freedoms include: political freedoms, economic facilities, social opportunities, transparency guarantees, and protective security.[24] Sen further elaborates by explaining that these freedoms are important for three reasons: their direct importance, instrumental value, and their constructive role.[25] Their direct importance refers to the intrinsic value of freedoms to an individual—having freedoms are valuable in and of themselves. The instrumental value is perhaps one of the most important facets of the concept of freedom. As Sen argues, "freedoms and rights may *also* be very effective in contributing to economic

[23]See Nussbaum (2000), pp. 84-85.
[24] See Sen (1999), p.38.
[25] Sen (1999), p.246.

progress."[26] Hence, freedoms are not only important themselves, but they are also vital to the process of development by creating the avenues for economic and political progress. Lastly, the constructive role of freedoms is what gives meaning to and defines an individual's life.

Therefore, if one were to use a metric to determine a Bangladeshi women's well-being, according to Sen, the proper instrument would be an examination of the five freedoms he specifies. To what extent are these freedoms of each individual fulfilled? By not receiving an education, females in Bangladesh cannot properly enjoy many of the listed freedoms. Without the ability to read or write, basic political rights such as voting and petitioning are more difficult as such capabilities increase voter awareness. Regardless of the abundance or dearth of economic facilities, women cannot enjoy such freedoms without being well-equipped with a sound education. By attaining higher levels of education, women are more likely to occupy higher paying jobs which can in turn allow females to fully support themselves and their families. Since most women in Bangladesh do not complete even primary schooling, their chances of financially supporting themselves is highly unlikely. Education itself is a social opportunity, as well as a status symbol, hence females are bereft of this freedom as well. In addition, without education, understanding the importance of transparency and recognizing the infringement of such a right are impossible. Lastly, security is also a freedom which Bangladeshi females may not enjoy because of their lack of education—education brings a wealth of knowledge and a stream of opportunities, and without it, females may find themselves without any footing of security under adverse circumstances. For example, in the unfortunate case of the death of a spouse, a woman may find herself without any

[26] Sen (1999), p. 37.

financial support if she has no education and hence no job. Thus, without even comparing females to any other group, their current level of education makes it difficult for them to possess any such freedoms and, if one were to use Sen's metric, their well-being is very minimal.

While Sen demonstrates that these freedoms contribute to individual well-being and development, Nussbaum also explains how a lack of these freedoms and education can be detrimental in the long-term for females. Without the individual development which results as a byproduct of education and these freedoms, women in Bangladesh face choices Nussbaum coins as *adaptive preferences*. Essentially, adaptive preferences are the set of choices that individuals make based upon socialization and the influential factors in one's environment. For example, while one may believe that it is indeed the choice of a girl to marry at a young age and forego her education, it may in fact be the case that she was simply raised to believe that she had no place in a school but rather a home, where she was meant to occupy certain roles, but not that of a student. Thus, due to the beliefs in which girls are raised, females may make decisions in certain ways that are influenced by socialization. In the case of the girl who may "choose" to marry at a young age, while it may seem that she has the option to marry or not to marry, it may in fact be the case that she never had the luxury of such an option. Instead, they way in which she was raised and her *lack* of options influenced her decision, rather than her decision influencing her future. Such preferences extend to all stages of life including child bearing, voicing political opinions, and even making a public appearance in a particular setting.

Although recognizing the lack of education for Bangladeshi females in absolute terms is important and perhaps even more so than acknowledging the dearth in relative terms, it is necessary to examine the relative terms for practical reasons. By presenting the lack of education in relative terms, one can make an argument for why it is necessary to improve the level of attainment of education; one can also demonstrate the possibility of improvement. Males consistently "outperform" females in the country. What does this signify? The gender disparity indicates a sense of something gone wrong and a need for a solution. Education inequity is *not* about potential or actual ability. What the gender gap implicates is that within the same physical environment, two groups of students are not achieving the same results. Therefore, there must be factors in such an environment that lead to females being outperformed by males. Potential, physical environment, and all other things being equal, certain forces must exist to create such a disparity. Because males are performing relatively better and attending school for much longer, there is reason to believe that females could be doing as well as their male counterparts.

Knowing that females in Bangladesh are not receiving adequate education and that the possibility of improvement exists in the environment, solutions for the improvement of the well-being of Bangladeshi females must be sought. Such solutions make females not only the means to a solution, but ends as well. As ends, females have the ability to have their lives improved by being provided the opportunity to receive a better education. As means, females serve as the pathway to development, as explained by Sen. Sen's view on development is as his title Development as Freedom suggests. He says, "Development can be seen… as a process of expanding the real freedoms that

people enjoy."[27] In the case of women specifically, Sen notes that development is a byproduct of not just women being recipients of increased freedoms, but also of women's roles as *agents*. This agency that he refers to is rooted in female education, increased economic activity, and overall empowerment.[28] What Sen asserts is that education is an intrinsic freedom which all individuals must have. Not only does he make the case for personal reasons (personal well-being, scholarly growth, etc.), but he also argues this in practical terms: through education, people are empowered to be more active in the work force and contribute to the improvement of their own lives as well as the development of their countries.

Given the seemingly obvious disparities, many may argue that education reform has few or in fact, virtually no opponents. Those belonging to such a school of thought reason that while reform issues may raise concerns among one group of society or another, education reform is one that brings no harm to the public as a whole and hence, is supported by all. The question to ask is, then, if education reform is supported by all, why are some developing countries such as Bangladesh still facing poor education systems that not only fail their students, but fail the country as a whole? It is important to recognize that though many people may believe that education reform is beneficial, there may be other competing interests clashing with education reform that serve a greater purpose to various groups in society. While education reform may benefit certain parties, if competing interests are more valuable and are seen as a greater priority, parties will

[27] Sen (1999), p. 3.
[28] Sen (1999), p. 39, 190, 201. "The economic participation of women is, thus, both a reward on its own (with associated reduction of gender bias in the treatment of women in family decisions), and a major influence for social change in general." Sen particularly examines the example of the Bangladesh Rural Advancement Committee and the ways in which the advancement of women through this NGO has helped advance social changes in Bangladesh as well.

resist education reform in light of these greater priorities of self-interest. There may be players that not only stop education reform but also hinder it, whether directly or indirectly, due to interests of greater value to such antagonists.

Before further developing the discussion on the blockage of education reform, it is imperative to define the roles the actors identified play explicitly. To start, the antagonists, or opponents, of education reform are those who resist or combat education reform for various motives. In addition, these antagonists may either be aware of the consequences of their actions (direct resistance), or they may be completely unaware of the consequences of their actions (indirect resistance). The reasons behind antagonists' actions are numerous, but they have one thing in common: they are of greater interest to these actors and hence are referred to as "competing interests." The term refers to varying values that compete with education reform as a priority or can be seen as a greater alternative to education reform. The victims in this case are those who are consistently cut out of the education system and are harmed due to the lack of education reform. These victims tend to be children of lower class backgrounds from the rural areas of Bangladesh. In particular, females among such a demographic tend to be marginalized even more so than male students. In examining the intricacies of the Bangladesh education system, one can see that almost always, this sect of children, and females especially, are consistently isolated and excluded from the benefits of education, and are therefore the victims identified in this chapter.

Direct resistance can be found in various forms. The ones examined in this chapter include: the business sector, teachers and administrators, parents, and elites. Resistance of this kind is more tangible primarily because the relationships between the

antagonist and victim can be drawn more explicitly; the antagonist blocks reform to harm the victims. Because of the varying nature of the antagonists' reasons for stopping or harming education reform varies, each will be examined individually.

One of the biggest forms of resistance to education reform is found in the business sector. As Myron Weiner illustrates in The Child and the State in India, there are essentially three players that contribute to a very fragile balance of reform. The state must strike a balance between child labor and education: if child labor is deemed illegal, then education flourishes, and if child labor is legal, then education is harmed. This simple illustration of Weiner's identifies the role the business sector plays as an antagonist. Conflict is over the supply of children; for education, it is the supply of students, and for child labor, the supply of laborers. Furthermore, as Weiner establishes in his book, what makes the business sector such a potent force is the clout that this particular sector has within the state. Businesses form the economy, and in a developing country, the economy is at the core of the process of development. For these businesses, such as carpet weaving, matchstick making, etc, many believe that children form the entire labor supply and hence, without them, there would be no such businesses. Such a notion garners more favor for child labor, as the state does not want to risk the loss of such businesses. Because education reform supporting mandatory primary education or encouraging greater enrollment harms child labor by taking away the supply of laborers, the business sector works to oppose such types of reform. In this instance, the relationship between the business sector and education reform is that of two opposing forces.

Teachers and administrators can also act as antagonists to education reform. Oftentimes, when teachers and administrators are the antagonists, the main concern is power. Many education reformists experiment with innovations such as decentralization and parent and community involvement.[29] Such reforms pose a threat to the autonomy of teachers and administrators alike, taking their control over the classrooms and curricula away and placing such power in the hands of parents and community members, people that teachers and administrators may feel are unfit for such a role. Robert Stout, Marilyn Tallerico, and Kent Scribner clearly demonstrate the difficulty: "…schools are political arenas as well, and that while influenced by districts, states, and the federal government, teachers, principals, and parents contend with one another over who will be in charge."[30] In this case, teachers and administrators join together to resist education reform in order to maintain their own autonomy. This group of antagonists is a powerful force against education reform because of teachers' and administrators' ability to mobilize and resist together. Teachers unions are involved in many movements opposing various education reforms; the ability of teachers to form a cohesive and strong structure against education reform makes this group of antagonists a powerful source of blockage. Javier Corrales emphasizes the clout teachers' unions have when he writes,

> "Teachers' unions, for instance, tend to be highly centralized and well organized, which allows them to resolve collective action problems more easily… Teachers are more likely than workers in other sectors to join a union, which magnifies the political power of teachers' unions."[31]

[29] Pandey (2000), p 49. See "Decentralization and Local Empowerment"; though this was considered a success for the DPEP, it is also clear why teachers and administrators may find these innovations alarming.
[30] Stout, Tallerico, and Scribner (1994), p.12.
[31] Corrales (1999), p. 1347. Corrales further states that teachers' unions may also have greater motivation because they may incur costs of education reform.

Parents also are another unexpected force against education reform. This is not to say that all parents oppose education reform; an important complexity of such a group is class. One of the biggest reasons parents oppose education reform is also illustrated in Weiner's book. The main concern for many of these parents who oppose is financial constraints. The implication of such a concern is that not all parents, but rather parents of the *lower classes* may oppose education reform. This form of opposition is very much related to the above argument made about the business sector. For many families, especially in developing countries, investing in children's education and waiting several years to see the fruits of such an investment is not a feasible option; such families require immediate sources of money, and for these families, child labor seems a more salient option. What occurs, then, is a paradoxical situation where those that oppose education reform are those that such reform could actually benefit.

Political, social, and economic elites comprise the last group of direct antagonists to education reform. Because education reforms aim to help those otherwise neglected and unheard, or outside of the elite classes, the elite act to thwart such reforms. Education for lower classes translates into greater opportunities—ones which elites may consider theirs and only theirs. While such a theory makes the assumption that all elites function the same way, this theory serves as a strong foundation explaining the motive elites have in stopping education reform. Other individuals who belong to influential circles include religious conservatives (i.e. Islamic *ulama*, leaders of local churches, etc.) who may resist education reform. This is not necessarily because religion itself serves as an antagonist to female education, but rather, religion and conservatism are oftentimes associated bedfellows. Additionally, religious conservatism is not the most open to

progressive notions that may challenge the status quo, and thus religious leaders may oppose education reform to resist change itself.

While direct resistance relationships are those in which there exists a clear line connecting the antagonist with the victim, indirect resistance relationships are more difficult to recognize. In these relationships, the effect of stopped or harmed education reform cannot be connected immediately to the antagonist, primarily because the antagonists themselves are not necessarily out to stop such reform. The stoppage occurs as a *byproduct* of these antagonists' actions, and hence, these antagonists are rarely considered education reform stoppers.

One form of indirect resistance comes from within the education system: university students. Because this group still belongs to the education sector, it is not education reform that is purposefully targeted by such groups. What makes university students antagonistic to such reform is their lack of interest in reform dealing with primary and secondary education, levels of education that concern most developing countries such as Bangladesh. By asking the state for funding for their own education, what university students essentially do is squeeze funding away from primary and secondary education, thus harming education reform targeting these two levels. Students attending universities also happen to be a very potent force because in many countries, such students have political power as well; the ability to vote and sway reform creates an avenue for such students to thwart education reform, albeit unintentionally. Additionally, many university students are also very active in the political sector, and thus, their capability to act as antagonists is further augmented. As a caveat, it is important to note that by the same logic, university-going students may also be pro-reform for education

because they understand and can best appreciate the fruits of education as they are enjoying it themselves; however, while they may serve as pro-reform forces, they also have the potential to draw funding away from primary and secondary schooling, and hence be considered antagonists as well.

The instrument through which governments serve as antagonists to education reform is primarily corruption, or rent-seeking behavior. Corruption is particularly pertinent in the discussion of Bangladesh, as it is ranked the second-most corrupt government in the world.[32] Furthermore, corruption is also a severe concern in many other developing countries as well, as has been highlighted by Jennifer Davis (2004), Ritva Reinikka and Jakob Svensson (2004), and Klaus Deininger and Paul Mpuga (2005).[33] In "Local Capture: Evidence from a Central Government Transfer Program in Uganda," Reinikka and Svensson specifically discuss how rent-seeking behavior affects education reform and education particularly.[34] Their investigation unearths the little funding students in Uganda actually received after a series of political actors take turns in taking rents for themselves. What starts as the full amount at the highest level of government, results in very little as money is constantly being taken away from the real purpose by various players.[35] Corruption, then takes funding away from various reforms and education programs; money in itself is the very backbone of education reform. For many reforms and programs, money enables governments, states, and schools to enhance education; without proper funding, such reforms and programs have little ability to be

[32] Transparency International (2005).
[33] Davis (2004) discusses the problems of corruption facing South Asia's water and sanitation sector, while Reinnika and Svensson (2004) and Deininger and Mpuga (2005) both study the case of Uganda.
[34] The focus of this paper was a capitation grant project that covered schools' non-wage expenditures.
[35] Through their findings, Reinnika and Svensson conclude that other countries may be affected the same way, and that "Uganda is not a special case," p. 679.

effective. Therefore, rent-seeking behavior, serving the self-interest of various political actors, causes education reform and programs to suffer.

The many ways in which education reform is hindered affect marginalized groups especially. In the case of Bangladesh, oftentimes, young girls and children in low-income or rural areas comprise the most severely marginalized groups of students. Due to social norms, many females face the danger of not being able to complete their schooling. For students of the lower-classes, or those who live in poorer areas, education is a luxury which they cannot afford. Thus, obstacles to education reform or education in general harm the chances of these students to a greater degree than those not in marginalized groups, such as wealthier male students. Challenges to education reform are one of many causes of the disparity in education between males and females in Bangladesh. Besides social or cultural arguments, issues such as financial constraints, international institutions, and the structure of the system itself all create avenues for the education inequity gap to grow in magnitude. This gap in Bangladesh is not because of potential or actual ability, but is rather a *systemic* problem.

Chapter 3
Exogenous Forces: The Obstacles Females in Bangladesh Face

Various studies have indicated that an increase in the education of females is an important impetus for development. By attaining higher levels of education, females in developing countries can contribute more to the work force, and arguably, indirectly affect economic growth, productivity, and overall development. However, interestingly enough, though studies, such as those conducted by the World Bank and the Education For All reports, have demonstrated the benefits of the increase in female education, many developing countries face difficulties in this specific area: females, in general, not only receive fewer opportunities than their male counterparts in education, but are also simply lacking in education in absolute terms. In the specific case of Bangladesh, females are less likely to matriculate into secondary and tertiary schools than males, face about a 20% lesser literacy rate than their male counterparts, and, on average spend about 4 years in school.[36] Two important implications follow: first, because males tend to pursue education longer than females, there is reason to believe that females can also continue

[36] Bangladesh Bureau of Statistics (2000), (2001) and UNESCO Institute for Statistics.

schooling for as long as males do in Bangladesh given the right opportunities. Secondly, because of the first implication, there is reason to believe that females face obstacles in education that males do not. Given that potential and ability are equal among boys and girls and the given environment in which these students attend school is the same, the disparity in education attainment means that supporting conditions (i.e. encouragement from parents, scholarships for girls, etc.) are not equal. In other words, if all else is equal, then why the difference in education among boys and girls in Bangladesh? What enables young Bangladeshi boys to attend school for much longer than their female counterparts?

Given that Bangladesh ranks last of 66 countries in terms of gender empowerment and data on education attainment show weak education achievement for women, gender inequality is a major concern for such countries.[37] However, the particular question which this paper probes is not based solely on hunches. When looking at the data, one can clearly see the myriad of ways in which females are challenged: any given piece of data on Bangladesh demonstrates that in education, females are not merely underperforming compared to their male counterparts, but they are also not receiving the same share of resources as males. This is where the real problem lies: the fact that a part of society is systematically disadvantaged when compared to others is not only unjust, but is also a counterproductive approach to development. When only half of a society has access to opportunities such as education, pursuing careers, and capabilities that hinge on such opportunities (i.e. voting due to literacy or participating in politics by having the ability to stay informed on the issues), the society as a whole cannot be considered developed and free. Amartya Sen's approach of development as freedom depends on the idea of *each individual* being free and having access to enjoying

[37] UN (2002) and Bangladesh Bureau of Statistics (2000).

capabilities such as political freedoms, economic opportunities, among others he mentions. Martha Nussbaum also emphasizes the importance of the individual as well. When not all individuals have the combined capability to attend school due to social, political, or economic constraints, then a country cannot be considered developed; development is a product of all individuals with a full range of capabilities.[38]

This chapter is organized into five sections. First is a literature review of the previous research done on the topic of female education in developing countries and the challenges that these females face. Along with the literature review is the introduction of what this paper proposes as a major force behind female education and where the possible obstacles are in developing countries. In this chapter, I argue that exogenous forces, influences outside of Bangladesh's government, impact education outcomes and are one subset of reasons behind the disparity in education attainment between males and females in Bangladesh. Following that section is a discussion of the research design used for this study, and an explanation of the variables used to test this paper's thesis. Next is a presentation of the results of the research model. What were the outcomes, and how do we interpret them? The following section focuses on the sensitivity analysis and a discussion of why this particular model was used and how it was developed. Lastly, this chapter concludes with an examination of the results, how these results can be used for development, and possible directions for future research.

The data used in this study are taken from an original data set assembled on Bangladesh at the national level. Though various sources of data were used in the assembly, the primary source of information came from the Statistical Yearbook of Bangladesh, from the volumes of 1984 to 2001. These yearbooks are compiled by the

[38] See Sen (1999) and Nussbaum (2000).

Bangladesh Bureau of Statistics annually. Other sources included material from various official websites, such as the World Bank, the IMF, Bangladesh Bureau of Educational Information and Statistics (BANBEIS), and the NGO Affairs Bureau of Bangladesh. The data set itself contains 353 variables covering topics such as education, economy, energy, and labor force, among others. When collecting data on Bangladesh, especially at the national level, one of the biggest difficulties that arose was the scarcity of information. Though Bangladesh has about 35 years of history since its independence in 1971, there is not enough data to show for it. As a result, the regression model used in this study contains only 20 observations. That being said, the limited number of observations does not take away from the overall meaning of the model, as it simply makes the model used in this study more conservative due to the larger standard errors.

Literature Review

Various scholars have examined general patterns of obstacles that females face in education, especially in developing nations. Nussbaum highlights the ways in which religion poses obstacles to female education and the difficulty in addressing such a controversial concern without denouncing religion itself.[39] On the other hand, Christian Morrison and Johannes Jütting's research indicates that social institutions are what contribute to sex inequality in developing countries; using non-economic and economic indicators (i.e. genital mutilation cases, right of ownership, cases of polygamy), Morrison and Jütting conclude that reasons such as GDP and religion are not the sole causes of inequality, though they both contribute.[40] Others, such as Myron Weiner, argue that

[39] See Nussbaum (2000), p. 239. "…any solution to the dilemmas created when religion and sex equality clash must be complex, relying on the ability of judges and other political actors to balance multiple factors with discernment."
[40] Morrison and Jütting (2005).

education tends to be neglected by the state due to a delicate balance states must make between education and child labor policies.[41] In this case, females face double-binds: not only are children in general seen as potential bread-winners for their families, but females specifically are sent into child labor as investment into their education seems to be of little benefit compared to a male child's education, someone who is perceived to be able to earn comparatively more in the future. Lastly, Abhijit Banerjee, Shawn Cole, Ester Duflo, and Leigh Linden examine the *Balsakhi* program in Vadodara and Bombay, India. Elder female students, known as *balsakhis*, are sent to schools to serve as supplemental instructors for students who are struggling in the classroom to assist in catching those students up with the rest of class.[42] Their study and its focus on women as serving as supplemental instructors suggests that perhaps another reason for the disparity may be due to a lack of female role models and instructors inside the classrooms in developing countries.

Trade, increased wealth, and greater spending within countries have also been identified as influential for human development. George Avelino, David Brown, and Wendy Hunter consider the effects of increased capital mobility on social spending in Latin America and observe that because both employers and the public demand education, spending on education is not susceptible to cuts.[43] On the other hand, Martin Carnoy discusses the possibility of negative effects due to structural adjustment programs (SAPs) and the inability of developing countries to handle such reform tactics. By making such adjustments, Carnoy asserts that developing nations may either decrease

[41] See Weiner (1991).
[42] Banerjee, Cole, Duflo, and Linden (2003). Another obstacle highlighted in this study was reflected through the retention rate of the *balsakhis*, as many left the program after one year due to marriage.
[43] Avelino, Brown, and Hunter (2005).

spending on education, or focus on increasing growth through finance-driven reforms rather than work on increasing the quality of education.[44]

While all these theories identify legitimate obstacles, trends, and forces, this paper focuses on the concept of exogenous forces. Exogenous forces, as referred to in this paper, are sources of political and economic action found not within the government of a state, or endemic movements or actions of its people. Specifically, exogenous forces refer to the activities of NGOs, the World Bank, the IMF, other international organizations, and globalization. When looking for the answers to the various questions of development, scholars may look within a given country, and neglect the forces outside of the country's government that may also play significant roles. While it is imperative to note that developing countries indeed matter and are significant players in the process of development, they are not the only ones, hence the importance of this particular study. Moreover, Bangladesh serves as an important case study due to its high levels of poverty and the gender disparities that plague Bangladesh's education system, as mentioned above.

Research Design

To discern the relationship between the obstacles and female education, a multiple regression model of the form:

$$(\text{change secondary female enrollment})_i = b_0 + b_1 (\text{change in Awami League power})_{1i} + b_2 (\text{lag in Awami League power})_{2i} + b_3 (\text{lag in GDP growth})_{3i} + b_4 (\text{lag in number of NGOs})_{4i} + b_5 (\text{change in trade openness})_{5i} + b_6 (\text{lag in IMF influence})_{6i} + u_i$$

[44] Carnoy (1995).

is estimated. In this model, *change in secondary female enrollment* represents the difference in the number of females enrolled in secondary (classes 6-12) schools in a given year from the previous year, *change in Awami League power* represents the change to Awami League power in government, *lag in Awami League power* captures whether the Awami League political party was in power the year before, *lag in GDP growth* is the lag of the growth in GDP in Bangladesh, *lag in the number of NGOs* is the predicted number of NGOs in Bangladesh from the previous year, *change in trade openness* represents the difference in the total amount of imports into Bangladesh measured in million Taka (Tk., Bangladeshi currency) in a given year from the previous year, and *lag in IMF influence* is a dummy variable that represents whether Bangladesh was under IMF conditions and loans the previous year. In addition, the unit of analysis is one year in Bangladesh at the national level that has all the relevant data.

Secondary female enrollment as the basic indicator for female education was chosen for various reasons. First, secondary female enrollment is, simply put, a very usable variable as data are available for almost all of Bangladesh's history as an independent nation. One of the biggest difficulties in working with data on Bangladesh is that quite often, data are not available, or if they are, they are incomplete data, which only underscores the importance of secondary female enrollment being a usable variable. That being said, secondary female enrollment is also a valuable measure because, though it may not capture females who actually attend classes, it does capture the number of females who are eligible to enroll for secondary school, meaning that they have already attended and passed primary school. Moreover, it captures the students that have made it to the enrollment process; if females are not attending after enrollment, further research

should be conducted on the post-enrollment obstacles. However, for the purposes of this study, only pre-enrollment obstacles are being questioned. In terms of education attainment, examining enrollment rates is a low standard for measurement. Thus, the fact that disparities surface even when looking at low standards demonstrates that the education gap in Bangladesh is one that begins even before girls step foot in the classroom; this is not about potential and underperformance once girls begin attending schools. The problem starts beforehand, while at home, while being brought up, while being influenced by the community in which these girls live. These are the obstacles I intend to explore in this paper. What prevents females from even enrolling into secondary schools? Why are they being stopped? It is also important to realize that if financial, cultural, or other such constraints prevent females from attending school, parents of these females are not likely to go through the process of enrolling their daughters, knowing their daughters will not be able to attend. It is because of this reason that pre-enrollment obstacles are the real concern for this paper, and hence why secondary female enrollment is an important dependent variable.

Four of the independent variables reflect exogenous forces in some form or another, while the first two independent variables represent the presence of the political activities and their influence on female education. The Awami League tends more towards secular government, and thus both the change and lag variables have been included in the model. The change variable can shed light on the impact the AL party has when it comes into power, whereas the lag variable captures whether the AL has long-term significance on female education. GDP growth is significant in terms of demonstrating the importance of national wealth on human development outcomes such

as female education; its lag variable has been included to see whether growth in GDP leads to subsequent female education outcome increases in the following years. The number of NGOs, as mentioned above, is measured as the lag of the predicted number of NGOs in Bangladesh for any given year. The reason it is predicted is because the original data were available for only a limited number of years, and as a result, restricted the results of the model significantly. Because of this reason, the original variable representing the number of NGOs was regressed against year, and using the growth rate of NGOs in Bangladesh, a new variable was created to reflect the number of NGOs there would be in Bangladesh based on the growth rate. While this imputation may bias the results, most likely, such a calculation underscores the importance of NGOs because in Bangladesh, the number of NGOs is increasing exponentially, not linearly.[45] NGOs are not bodies of state governments, nor are all NGOs representative of any single sect of society. Furthermore, because many NGOs work towards the progress of human development, healthcare and education, there is ample reason to believe that the number of NGOs is an important exogenous force on female education in Bangladesh.[46] Trade openness as a variable has the capacity to demonstrate whether or not the global market makes an impact on female education in Bangladesh. This variable is representative of globalization; trade openness has been constructed by adding Bangladesh's imports and exports, and then normalized the sum by GDP. Finally, the lag of the dummy variable representing whether Bangladesh is under IMF loans and conditions also illustrates an exogenous force. Where the value of 0 equals Bangladesh not under IMF loans and conditions and the value of 1 equals Bangladesh under IMF loans and conditions, this

[45] See NGO Affairs Bureau (2004).
[46] Gauri and Galef (2005), p. 2045. The authors refer to NGOs in Bangladesh as having, "the best characteristics of businesses, governments, and charities."

variable demonstrates whether the IMF and its presence in a developing country harms or benefits the country to which it is lending funds in the following years of when the loan was given.

I expect a positive relationship between the explanatory variables and the dependent variable. However, I predict that the difference in strength will distinguish the independent variables from one another; some relationships will be significant, whereas others may not share significant relationships with the dependent variable at all. Exogenous forces function in several ways that place pressure on developing countries' governments to spend more on human development, supply more resources for advancement to its citizens, and otherwise engage in programs that will help advance human development. GDP growth, while it may not seem "exogenous," is considered to be so because it is a force outside of the government. Measuring its growth may give one a sense of whether increasing wealth is not only trickling down to the lower class in Bangladesh, but whether such growth in wealth is alleviating financial burdens associated with continuing education. In the case of GDP growth, I expect there to be an insignificant relationship; this is primarily because there is high chance of GDP growth simply reflecting a wealthier upper class but a still stagnant lower class. In other words, GDP growth does not necessarily capture the distribution in the growth of wealth. NGOs specifically operate through various means to place such pressure. One of NGOs basic functions is to "make noise" within an environment; going into rural areas and villages, NGOs have the ability to inform citizens of their rights, possible opportunities, and other means of improving their lot.[47] Not only that, but many NGOs' specific purpose is to

[47] Gauri and Galef (2005), p. 2050. Their study finds that "93% of NGOs report that they attempt to raise public awareness about at least one issue."

promote healthcare and education.[48] NGOs work both indirectly and directly to advance education; this can be manifested in the increase of female enrollment in schools. In the case of trade openness, the hypothesis of a positive relationship is due to the pressure the global market can place on a developing country. With the increase of imports and especially exports from year to year, a country becomes increasingly exposed to other markets outside of its own. Therefore, to fuel more interaction with other economies to help economic growth, states may start investing in education, and particularly female education, so as to bring more people into the workforce and contribute to the country's productivity. In this case, the impact of trade openness is a reactionary one, which leads to a positive outcome for education. The reason globalization has the potential to impact female education specifically is because females stand to gain comparatively more in terms of education attainment given the fact that young men are in school for much longer than young women in Bangladesh. Finally, with the IMF, the hypothesis for a positive relationship was derived from the data. In looking at a specific education program in Bangladesh, known as the Female Secondary School Assistance Program (FSSAP), it seemed that the program's varying degrees of success were correlated to the spending patterns of the IMF in Bangladesh. This particular program's second phase, during the years of 2002 to 2006, was more successful based on various indicators than its predecessor, the first phase, which began in 1994 and ended in 2001. During the first phase, US $28,750,000 was loaned to Bangladesh in 1993, whereas during the second phase, a total of US $255,780,000 was loaned, almost nine times as much. Because of the patterns in spending of the IMF and the varying successes of the two phases of the

[48] Gauri and Galef (2005), p. 2050. On average, the authors find that NGOs in Bangladesh, "provided 4.4 different services…."

FSSAP, I hypothesize a positive relationship between IMF loans and conditions and secondary female enrollment.

Endogenous forces, as captured by both the variables on the Awami League underscore the importance on forces within the government. Ultimately, policy changes and reform help to increase enrollment rates, spur greater exposure to the global market, and get assistance from bodies such as the IMF. Therefore, by including these two variables, I can capture whether or not endogenous forces also matter, and how they are influential in comparison to the exogenous forces employed in this model.

Results

Regressing secondary female enrollment against the three independent variables results in the following equation:

change in secondary female enrollment= 90840.6 - 187954.4(change in Awami League power) - 221838.7(lag in Awami League power) + 383.7706 (lag in GDP growth) + 299.7777 (lag in number of NGOs) + 18162.54 (change in trade openness) - 69611.07(lag in IMF influence)

(see Table 5.1 for sample statistics and Table 5.2 for detailed results). What is interesting to note is that though there are only 20 observations, R^2 is 0.8103 and the adjusted R^2 is 0.7228, suggesting that this model explains approximately 72% of the variance in secondary female enrollment. Furthermore, four of the independent variables are significant based on the 95% confidence interval, and the remaining three are not, which rejects several of the aforementioned hypotheses.[49]

[49] For the number of NGOs, p = 0.000; for the lag of AL power, p = 0.009; and for the change in AL power, p = 0.029.

The regression shows that the predicted number of NGOs in Bangladesh has a positive relationship with secondary female enrollment. With every new NGO in Bangladesh, based on this model, one can expect an increase in secondary female enrollment of approximately 300 females. This is actually an incredible finding as the number of NGOs has escalated in Bangladesh in recent years. In fact, when regressed against time (year), the number of NGO's growth rate is approximately 108 new NGOs every year. According to this, it is plausible that each year, secondary female enrollment could see an increase of about 32,400 students each year. Trade openness also shares an important relationship with the dependent variable; not only is the relationship positive, but it is also significant. With each following year, an increase in trade openness could result in the increase in approximately 18,000 female students. While both Awami League variables share significant relationships with the dependent variable, the coefficients themselves are negative, suggesting that the Awami League may not work towards the improvement of the opportunities afforded to all its citizens. The change to Awami League power suggests that comparatively, the Awami League is not the best party for secondary female enrollment, and the long-term affects of Awami League power using the lag variable also show a similar outcome.

While GDP growth does indeed share a positive relationship with the dependent variable, the relationship itself is not significant based on the confidence interval. As predicted, this may have to do with GDP growth's inability to indicate the distribution of increasing wealth in Bangladesh. Lastly, the regression also posits a very negative relationship between IMF loans and conditions and secondary female enrollment. While Bangladesh is under IMF loans and conditions, secondary female enrollment drops

dramatically by approximately 69,000 students. The large coefficient and the significant probability value indicate that the IMF may in fact be very harmful to the prospects of females in Bangladesh. IMF loans are often provided to encourage SAPs in the recipient country, and thus, the focus is on the economy, not on human development. The reason IMF loans may in fact be detrimental to increasing enrollment rates for females is due to the government's budgeting strategy to appease the IMF: more money may be spent on strengthening industry and trade rather than having such flows of money directed towards funding the education system.

Sensitivity Analysis

To check for the model's accuracy, various tests were conducted. Multicollinearity was the driving force behind the resulting model. Initially, other explanatory variables were included in the model, but signs of multicollinearity surfaced (a high R^2 and very insignificant probability values), thus resulting in the omission of these variables.[50] For example, a variable representing the number of NGO projects and World Bank projects in Bangladesh was initially included. However, because this value was heavily related to the number of NGOs in Bangladesh, multicollinearity checks rendered this variable useless in the model. Trade openness, which is a measure of the total amount of imports and exports normalized by Bangladesh's GDP was also collinear with the total amount of imports, and thus, the latter was omitted. Although initial results demonstrated no signs of multicollinearity once the final model was chosen, both correlation matrices and the variance inflation factor (VIF) were used. By examining the correlation matrices, it seemed that the total amount of imports and the number of NGOs

[50] Other independent variables initially included in this study were GDP growth, a dummy variable representing whether the Awami League was in power or not, and female marriage age. All were excluded due to their lack of explanatory power in this specific model.

contributed to multicollinearity. The possible answer to this unusual correlation is the similar positive trend both variables share when they are individually regressed against time. Because of this multicollinearity, the mean VIF was 11.13, thus indicating that the relationship between the total amount of imports and the number of NGOs was recognized by VIF. Again, because the signs of multicollinearity were simply recognizing the similar trends both variables shared when regressed against time, no action was taken to repair this false alarm. No sign of heteroskedasticity was recognized by using White's General Test. However, regardless of the negative results, robust standard errors were used for the model as a standard procedure. In addition, by using studentized residuals, DFbeta, and Cook's D, the year of 1984 was recognized by all three checks as an outlier that significantly influenced the results of the model. Therefore, the observations for that year were removed, thus resulting in the model that is used in this study (see tables 5.1 and 5.2 for more detailed results).

Conclusions

What do the regression model and the data say about female education in Bangladesh? Merely by looking at the model, one can see that indeed exogenous forces do have an impact on female education, and that mechanisms within a country do not entirely explain the whole picture. And while certain forces contribute positively to female education, others have a severe negative impact on female education in Bangladesh. The number of NGOs is a significant indicator that has a positive effect on secondary female enrollment. As has been discussed above, there are two streams through which NGOs function to boost enrollment rates of females. Through a more indirect way, the mere presence of NGOs can place pressure on a government to work

towards providing more public goods to its citizens.[51] Since NGOs work on informing citizens on opportunities that they can have and also perform services that governments may otherwise not be providing, the presence of NGOs can serve as a driving force behind the government increasing funding on public goods as a response. Moreover, some NGOs work on projects that serve to improve the economic livelihoods of those in the lower classes, which may ease financial constraints on families that may abstain from sending their daughters to school for such constraints. On a more direct level, some NGOs specifically work on projects revolving around female rights and female education. Some build schools for females, while others provide funding and scholarship opportunities for such schools.

The model also demonstrates that greater trade openness has a positive effect on secondary female enrollment. While at first, the relationship between trade openness in secondary female education may not seem to be discernable, on an intuitive level, a possible relationship can be teased. As in the case of Bangladesh, for the past couple of decades Bangladesh has been increasingly trading with other countries, such as neighbors India and larger economies as the US. For a developing country, this is most definitely a sign of progress. Therefore, to maintain the progress in Bangladesh's economy as well as help make a greater presence in the global market, it is quite plausible that a country like Bangladesh may spend more on education or create new education reforms to elevate enrollment, which would disproportionately help females as they are the ones more likely to not be in school. By working to increase enrollment, ten to fifteen years in the future

[51] Gauri and Galef (2005), p. 2050, 2051. "The prevalence of NGOs all over Bangladesh, and the importance of the services they provide for their communities, placed them in a unique position to influence the government at both a local and national level." Their study finds that 29% of big NGOs met with national authorities for lobbying purposes.

could depict a different picture: with more children being educated in Bangladesh, more people will enter the workforce and contribute to Bangladesh's productivity, thus enabling it to play a larger role in the global market.

The results of the relationship between secondary female enrollment and GDP growth suggest the following. First, GDP growth does not capture the distribution in the increase of wealth in countries. In Bangladesh, where nearly 50% of the population lives under the poverty line and only a very small minority is considered upper class, it is very plausible that GDP growth is simply an indicator of increases in the wealth of the upper class only. Thus, those who face financial obstacles in sending their daughters to secondary school may not be able to do so despite increases in national wealth. Additionally, GDP growth may come in the form of increases in capital, which again, may not make significant changes in the lives of those not attending secondary school.

And while exogenous forces, as posited by the model, have an impact on secondary enrollment outcomes, endogenous forces within Bangladesh's government also matter. Although the Awami League has the reputation of being the more secular party in comparison to its counterpart, the Bangladesh National Party, it has a negative relationship with secondary female enrollment. The relationship's significance indicates that even the more secular party in Bangladesh, along with other political parties, do not encourage improvements in female education; essentially, this finding suggests that it is not simply the case that one party works to increase the scope of opportunities for females, but that neither party does much for human development in Bangladesh. It also may suggest the notion that political parties do very little in terms of education reform in Bangladesh; that perhaps policy outcomes or changes in the education system have very

little to do with which party is in power and the platforms of the specific political parties as well.

Perhaps the most striking result of the regression analysis is the coefficient of the dummy variable that indicated whether or not Bangladesh was under IMF loans and conditions. With a -69611.07 coefficient, the model demonstrates that not all exogenous forces work towards the progress of female education. In this case, the model posits severe implications on the subject of IMF loans and conditions. While it seems that the IMF's purpose is to be a champion of development, when Bangladesh is under IMF loans and conditions, secondary female enrollment rate drops dramatically. As has been discussed above, since female education can serve as an impetus to development, the model suggests that the consequences of the IMF run contrary to its mission. Oftentimes, the IMF pushes for SAPs in developing countries that essentially shrink government role. As a result, minimized government role can lead to decreased spending, and when spending decreases, oftentimes public goods such as healthcare and education are cut. Not only does this indicate that the IMF dictates negatively impact female education in developing countries, but it also implies that the IMF's actions are counterproductive to its own overarching goals of fostering development strategies.

What does this all mean? The regression analysis, along with the interpretation, demonstrate that development is not solely dependent upon endogenous forces such as the government, the public, or political movements, but are also contingent upon exogenous forces such as international organizations like IMF and the World Bank, NGOs, and globalization as well. Although exogenous forces impact female education, it is imperative to note the variation in the impacts: not all exogenous forces prove to have

positive effects, as some such as the IMF can be incredibly damaging forces. Based on the model, obstacles can also be determined. The variable representing the number of NGOs shows that NGOs serve as important tools for establishing a support base and reinforcing values such as equality and education for all, and that one of the obstacles that females face is a lack of societal support. Another possible obstacle reflected through this variable may be financial constraints, as NGOs oftentimes fund various educational programs that encourage increased enrollment or may specifically focus on female education. Trade openness also demonstrates that there exists an interesting force that comes from both a developing country's imports and exports in the global market. While increasing dependency on imports can push a developing country to spend more on education and encourage increasing enrollment as a means of curtailing dependency, an increasing amount of exports may be a sign of development and wealth, which can result in increased spending on public goods such as healthcare and education. All of this indicates that if a developing country's imports and exports simply stagnate, that country may be in an economic rut that will continue to harm the prospects of female education. Lastly, as the IMF variable demonstrates, organizations such as the IMF may in fact serve as an obstacle to female education as the presence of such organizations in a developing country may influence governments to act in such a way that results in the diminishing priority of public goods such as education.

Possible directions for future research include the following. To begin with, studying each specific obstacle discussed in this study may serve as the first step in producing solutions to problems that females in Bangladesh may face. In addition, the individual relationships between the three independent variables and female education

may be explored even further. What are the ways in which these variables either help or harm female education? Which specific indicators of female education do these forces affect? Another possible suggestion for future research includes studying indicators that represent possible solutions and to see whether such solutions indeed positively affect female education in Bangladesh. Lastly, as the results of the model used in this study come with caveats, as the number of NGOs may not necessarily be an entirely positive force for those systematically disadvantaged in education, more research may be conducted on what makes female education unique as a dependent variable compared to rural education or lower class education.[52]

Though many may argue that endogenous forces such as institutions, religion, government, and others pose obstacles or serve as an impetus to female education, this study posits a significant relationship between exogenous forces and female education. Specifically examining Bangladesh, the important lessons that can be drawn from this study are that while internal threats form challenging obstacles to females, outer forces must also be considered before the policymaking process begins. A developing country is just as susceptible to exogenous forces as it is to the forces within itself, and all of these variables combined work towards the progress or stagnation of a developing country and specifically of female education. The importance of the realization that females must be a focus of development is expressed best by Amartya Sen, as he states, "There is plenty of evidence that when women get the opportunities that are typically the preserve of men, they are no less successful in making use of these facilities that men

[52] Gauri and Galef (2005), p. 2049. The authors' study shows that NGOs do not necessarily target the poorest districts in Bangladesh, nor do the locations of NGOs target the poorest communities within districts. This may raise doubts as to whether or not NGO activities truly impact disadvantaged groups such as females or the poor.

have claimed to be their own over the centuries."[53] Thus, for Bangladesh, development must begin with the removal of the obstacles, both endogenous and exogenous.

[53] Sen (1999), p. 199.

Table 3.1

Year	Secondary Female Enrollment	Awami League	GDP Growth	Predicted No. of NGOs	Trade Openness	IMF
1984	755000	0	4.85	72.91	5.31	0
1985	772000	0	3.93	72.91	4.79	1
1986	804000	0	4.34	72.91	4.09	1
1987	909000	0	4.18	72.91	4.03	1
1988	1014000	0	2.89	180.51	4.23	1
1989	1124000	0	2.52	288.10	4.74	1
1990	1180000	0	6.63	395.69	4.69	1
1991	1365000	0	3.34	503.29	4.26	1
1992	1529000	0	5.04	610.88	4.45	1
1993	1656000	0	4.57	718.47	4.74	1
1994	1876000	0	4.08	826.07	5.25	0
1995	2327000	0	4.93	933.66	6.52	0
1996	2511000	1	4.62	1041.25	6.48	0
1997	2718000	1	5.39	1148.85	6.92	0
1998	2841000	1	5.23	1256.44	0.35	0
1999	3034000	1	4.88	1364.03	0.34	0
2000	3325000	1	5.94	1471.63	0.33	0

Table 3.2

Secondary Female Enrollment	Coefficient	Robust Std. Errors
Awami League control over parliament		
Change	-187954.4**	85545.16
Lag	-221838.7**	99228.74
GDP growth		
Lag	383.7706	5198.55
The number of NGOs		
Lag	299.7777**	75.34
Trade openness		
Change	18162.54**	5935.31
IMF lending		
Lag	-69611.07	80552.62
Constant	90840.6	88035.77

* $p < .10$
** $p < .05$

N: 20
Percent correctly predicted: 81%

Chapter 4
Endogenous Forces: What Goes on at the District-Level

While in Chapter 5 the emphasis was placed on exogenous forces which influence secondary female education on a national-level, this chapter focuses on a set of factors that serve as important influences at the district-level. Independent variables used in the last chapter such as globalization and trade openness do not necessarily manifest themselves at the district-level in tangible, more direct ways. Thus, by looking at micro-scale factors such as the structure of the education system within districts and each district's economic makeup, one can get a better sense of what policymakers and leaders in both the public and private spheres can do to help close the education gap in Bangladesh. In many ways the results of this chapter relate to the social context in which these women go to school. The model used in this section answers questions regarding the various themes reflected in the interviews with female students, teachers, and NGO leaders in Chapter 2. What types of constraints are the most dominant? How do they manifest themselves and what are possible solutions? How does the school structure

matter in terms of increasing access to and quality of education for females in Bangladesh?

Although the recurring theme has been a heavy emphasis on examining the concern of education inequity on a macro-level, in terms of practical solutions, a look at the districts themselves is necessary. Bangladesh is comprised of districts of various sizes, economic growth, and levels of development. Urban areas, most notably Dhaka and Chittagong, are wealthier, more densely populated, and in general have not witnessed as great a disparity in education as other areas have. Other areas such as Kushtia and Bogra are rural, with agriculture-based economies, and lack attention from donors, NGOs, and other important actors in the policymaking arena. The variance in the characteristics of the districts underscores the importance of looking deeper at this level. Simply by examining the national-level statistics will give us only a general picture of the country as a whole, but cannot account for the different districts and the possible effects other factors may have on secondary female education. Additionally, an inquiry into the specific relationships between certain variables, such as the number of teachers within a district and secondary female education indicators could possibly explain why some districts have been more successful in terms of female education and why others have not seen the same level of achievement.

Like Chapter 5, this chapter is similarly broken into the following sections. First is a literature review citing, among other factors, the importance of teachers, social constraints, and urbanization, and how they influence female education in Bangladesh. The next section is a description of the research design and an explanation of the variables used. Why are these variables important, and why were they chosen? In

addition, this section includes is a discussion of the hypotheses being tested in this study. What are the predicted relationships between the dependent and independent variables? Following that section is a presentation of the results as well as a discussion of the outcomes. Why did some independent variables have a stronger relationship with the dependent variable than others? What are some possible explanations of the outcomes? Section six contains a sensitivity analysis, which explains the rationale behind using this specific model and how it was developed for this particular study. Lastly, this chapter ends with a conclusion reviewing the results, explaining the outcomes, connecting the results in this chapter with the national-level model, and developing implications made by the results.

The data used in this study are taken from an original data set assembled on Bangladesh at the district level. A total of twenty-one districts were used, ranging from larger, urban hubs such as Dhaka, to smaller hill tracts such as Bandarban. The Statistical Yearbook of Bangladesh, compiled by the Bangladesh Bureau of Statistics annually, from the volumes of 1984 to 2001 were, again, the primary sources for the data. Other sources included material from various official websites, such as the Bangladesh Bureau of Educational Information and Statistics (BANBEIS), and Varun Gauri and Julia Galef with the World Bank.[54] The data set used in this study contains over 100 variables that also cover topics such as education, economy, and the labor force, similar to the national-level data.

Literature Review

One of Martha Nussbaum's goals in Women and Human Development is to stress the importance of understanding context while advocating change. Educating people

[54] Galef and Gauri (2003).

about their opportunities while gradually eroding adaptive preferences may be important, however Nussbaum also acknowledges that respecting desires, allowing for the free exercise of religion, and being aware of social and cultural context are incredibly important in progressive movements. She observes, "When we tell people that they cannot define the ultimate meaning of life in their own way—even if we are sure we are right, and that their way is not a very good way—we do not show full respect for them as persons."[55] In this specific context, women should serve as agents in their empowerment, but that cannot happen simply by forcing women to want higher education, and telling them that religious and social norms should be ignored. In fact, behaving in such a way would be contradictory to its purpose: by forcing women to submit to the goal of female empowerment, one is essentially stripping women of the ability to choose, an important tenet of empowerment. The variables used in this study can shed light on the context of the districts and what values serve as trade-offs with female education.

Indicators such as urbanization and economic development have often been identified as having causal links to increases in human development outcomes. To expound, some may argue that with the growth of cities, greater income, and other manifestations of urbanization, more children have the opportunity to be educated in these areas. So then, do urbanization and economic development lead to increases in the enrollment of females in secondary schools? Simply by examining the data, one can see that urban areas such as Dhaka and Chittagong have higher enrollment rates than areas like Rangpur and Faridpur. While such a correlation exists, the directional link itself is a bit unclear. Scholars such as John Galbraith and Theodore Schultz argue that it is not

[55] Nussbaum (2001), p. 180.

urbanization and economic development that serve as the cause of educational improvements, but rather the other way around.[56] Gailbraith argues that education, a strong, stable government, and social reconstruction lead to development, and Schultz asserts that economic growth and urbanization can be attributed to the investment in human capital. Essentially, both scholars argue that a more educated society is not the product of urbanization, but is rather the cause of economic development itself. Developing Schultz's argument, with a healthier and more educated labor force, individuals are able to work more efficiently and the economy becomes more productive, which thus leads to greater income and wealth. Thus, it is important to study the nature of the relationship between urbanization and female education indicators to get a better sense of the directional link.

GDP per capita and other indicators of wealth also share a dubious relationship with human development indicators such as secondary female education outcomes. Charles Kenny notes that income is not the only substantial indicator of improvement of the quality of life; countries may develop despite the lack of income growth.[57] Therefore, GDP growth may not be an appropriate metric to utilize when predicting development. On the other hand, Myron Weiner argues in The Child and the State in India that child labor and education are oftentimes clashing social outcomes. Children are working in labor-intensive jobs to support their families instead of attending school.[58] Thus, an indicator like GDP growth and wealth may in fact be a very powerful tool to

[56] Gailbraith (1962), Schultz (1961).
[57] Kenny (2005).
[58] Weiner (1991). Weiner argues that the state oftentimes faces a choice between favoring child labor or supporting education reform because both require an investment of a child's time. In many developing countries, child labor tends to be favored, and thus education reform is on the receiving end of repeated setbacks.

understanding the ills of female education in Bangladesh. Are females contributing to the rise of GDP instead of continuing their education? Are families taking children out of school and putting them to work?

The emphasis on this chapter, however, is on the structure of the education system itself. How many schools are within a district? Are they coeducational facilities or single-sex schools? How many teachers are employed? Raghaw Pandey argues that to close the gender disparity gap in education in countries like India and Bangladesh, a look into the districts themselves is necessary. By underscoring the importance of decentralization management, incorporating more innovative curricula, and training teachers differently, Pandey asserts that seeing success in closing achievement gaps not only has to be operated on the district level, but also has to be worked on from a structural standpoint.[59] Robert Stout, Marilyn Tallerico, and Kent Scribner write about social values with regards to education and the roles these values play in determining the structure of schools at the local level.[60] By asking questions such as who should go to school, what should be the purpose of schooling, and who should decide on issues of school direction and policy, Stout, et. al. unearth that the values of equity, quality, efficiency, and choice play important roles in shaping school districts. As has been discussed in Chapter 5, Abhijit Banerjee, Shawn Cole, Ester Duflo, and Leigh Linden specifically examine the role of having female teaching assistants, known as *balsakhis* in the classrooms to supplement the role of teachers.[61] Their findings demonstrate not only

[59] Pandey (2000). Some of Pandey's methods of improvement include new text books and supplies, comprehensive teacher training sessions, and parent-teacher meetings.
[60] Stout, Tallerico, and Scribner (1995).
[61] Banerjee, Cole, Duflo, and Linden (2003). The balsakhis were used to help lower-aptitude students for a few hours everyday for remedial coursework. Despite a high turn-over rate, balsakhis led to the improved performance of many students.

the importance of hiring enough teachers to accommodate all students, but also the significant impact specifically female role models have on marginalized groups within the classroom.

Research Design

To understand the relationship between the structure of the education system in Bangladeshi districts and the outcomes of female education, a multiple regression model of the form:

$$(\textit{change in secondary female enrollment})_i = b_0 + b_1\,(\textit{lag in secondary female enrollment})_{1i} + b_2\,(\textit{change in female secondary schools})_{2i} + b_3\,(\textit{lag in female secondary schools})_{3i} + b_4\,(\textit{urbanization})_{4i} + B_5\,(\textit{change in teachers per school})_{5i} + b_6\,(\textit{lag in teachers per school})_{6i} + b_7\,(\textit{lag in GDP growth}) + b_8\,(\textit{district 2})_{8i} + b_9\,(\textit{district 3})_{9i} + b_{10}\,(\textit{district 4})_{10i} + b_{11}\,(\textit{district 6})_{11i} + \ldots + b_{24}\,(\textit{district 19})_{24i} + b_{25}\,(\textit{district 21})_{25i} + u_i$$

is used. In this model, the dependent variable, *change in secondary female enrollment* represents the change in the logarithmic value of the number of female students enrolled in secondary school. The independent variables, *lag in secondary female students* represents the lag of the logarithmic value of the number of secondary female students, *change in female secondary schools* is the change in the logarithmic value of the number of female secondary schools, *lag in female secondary schools* represents the lag of the logarithmic value of the number of female secondary schools, *urbanization* is the level of urbanization of a given district, *change in teachers per school* represents the change in the number of secondary teachers per school, *lag in teachers per school* is the lag of the number of teachers per secondary school, and *lag in GDP growth* represents the GDP

growth from the previous year. Lastly, the variables *district 2,…, district 21* represent the various districts included in this study. The unit of analysis is one year at the district level in Bangladesh.

Secondary female enrollment was chosen as the dependent variable in this study for the same reasons it was chosen in the national-level study in the previous chapter. Its logarithmic form has been used in this particular model to capture any arbitrary correlation that could be attributed to the positive tendencies of secondary female enrollment and the independent variables. The change of this logarithmic variable has been included to determine the effect the increase in the previous year has on the following year. Unlike with other variables, there are many observations of secondary female enrollment, which makes this indicator a valuable one especially because of the sparse nature of data on Bangladeshi education. Bangladesh has a short history since its independence in 1971, which makes the need to find a variable with many observations important for statistical purposes. Furthermore, as previously stated, female secondary enrollment is a useful indicator because it provides information on those who are eligible to enroll in secondary school, meaning the variable indicates the number of females who have attended and completed primary school.

While two of the independent variables capture economic and modernity trends in Bangladeshi districts, the remaining variables reflect the nature of the Bangladeshi education system itself. The first independent variable is the lag of the dependent variable. Due to the finite nature of the female population within a given district and the finite sense of space in a district, the rate of increase in secondary female enrollment will eventually decline and table off. Therefore, I have included the lag of the dependent

variable to see what the effects of increases in enrollment rates during a given year have on increases the following year. The next variable, the number of female secondary schools, is noteworthy for multiple reasons. If the results conclude that the number of female secondary schools is positively correlated to the number of female students enrolled in secondary school, policymaking in Bangladesh may change to reflect a greater demand for such facilities. In addition, such a result would also underscore the significant impact social constraints (i.e. regarding females and males sharing the same space in school) have on females in Bangladesh. Both its lag and change forms are used to capture the importance past increases and the number of schools from the previous year have on the following year. Similarly with the first independent variable, it is suspected that after a certain point, the increase in schools plateau, and thus both the lag and change forms are included. Urbanization is also used in this model to indicate whether or not signs of modernity affect the nature of enrollment in higher education in countries such as Bangladesh. Both the lag and change forms of the number of secondary teachers per school are used in this model to probe whether the supply of teachers in Bangladesh matters to marginalized groups of students in the country, such as females. In terms of policymaking, understanding the relationship between the supply of teachers and its possible significance in raising female enrollment rates may lead to a new approach to training, hiring, and providing incentives for teachers. The Education for All report and other related studies oftentimes point out that in countries like Bangladesh, absenteeism is high among teachers, which is due to the lack of incentives provided to these educators. If the findings in this chapter reflect the importance of the number of teachers, Bangladesh may want to take a different approach to providing greater

incentives for teachers to yield greater results in terms of female performance within the classrooms. The lag of GDP growth of a district serves as an important indicator: with increasing wealth, families are more likely to financially support their daughters' education. Oftentimes, with financial constraints, there is a greater potential for female education to be sacrificed in favor of the education of males within a given family; by including this variable, I intend to assess whether financial constraints are comparatively greater challenges to young girls in Bangladesh. Lastly, the variables representing the different districts have been included to capture other extraneous factors that influence secondary female enrollment, and also serve as a means for comparing the performance of the districts.

Although I expect a positive relationship between GDP growth and secondary female enrollment, I suspect the relationship to not be strong. The rise in GDP growth may be contributed to by the rising wealth of the wealthier class, while poorer families remain in poverty; again, GDP growth *does not* capture distributional trends. Also, such a rise may even be a result of child labor; instead of attending schools, females may in fact be contributing to the growth of GDP through their own labor. I also predict a positive relationship between the number of secondary teachers (both with the lag and change variables) and female secondary enrollment because with a greater supply of teachers, more students in general can be accommodated within a given school. However, as was the case with GDP growth, I also predict this relationship will not be a strong one; simply by increasing supply, one cannot guarantee an increase in female enrollment. Other constraints like social taboos may still prevent females from attending secondary schools regardless of the number of teachers. On the other hand, I expect a

stronger, positive relationship between the lag of the number of female secondary schools and secondary female enrollment. Having female secondary schools alleviates many of the tensions and challenges that result due to social norms in countries like Bangladesh that pertain to the presence of females in certain public spaces. If religion or other social taboos cause concern, female secondary schools can circumvent such obstacles while at the same time increase female secondary enrollment rates. However, with the change in the number of female secondary schools, I expect a negative relationship because with each year, I expect that the increase the following year will be slightly less than the previous one because of the finite nature of both space and population. With urbanization, I predict a positive relationship. Female secondary enrollment has potential to increase by improving infrastructure, increasing population size, and by possibly increasing wealth in a district. And finally, due to the finite nature of the supply of female secondary students, I expect that greater increases from years past will lead to smaller increases in the following year's enrollment; therefore, I predict a negative correlation between the lag of the logarithm of secondary female enrollment and the dependent variable.

Results

Regressing the logarithm of secondary female enrollment against the five independent variables, results in the following[62]:

(change in secondary female students) = 3.06 - 0.38(lag in secondary female students) + 0.40 (change in female secondary schools) + 0 .38 (lag in female

[62] The variable *tv_licenses* (the number of television licenses in a given district) was initially included in the model. However, due to high correlation with the urbanization variable, this variable was omitted from the model, though it did not affect its and the urbanization variables significance.

secondary schools) - 0.02(urbanization) + 0.01(change in teachers per school) - 0.01(lag in teachers per school) + 0.00 (lag in GDP growth) - 0.37 (district 2) - 0.29 (district 3) - 0.06(district 4) - 0.01(district 6) + … - 0.41(district 19) - 0.22 (district 21)

(see Table 6.1 for detailed results). The R^2 value of the model is 0.5079, suggesting that nearly 51% of the variance in the independent variable, namely the change of the logarithm of the number of female secondary students, can be explained by the independent variables. Based on the 95% confidence interval, the lag of the dependent variable and both the change and lag of the logarithm of female secondary schools are all significant indicators. However, urbanization, the lag and difference of the number of female secondary teachers per school, and the lag of GDP growth are not significant based on this interval.

As the model indicates, a one percent increase in the logarithm of secondary female enrollment from the previous year results in a 0.379% *decrease* in the change of the logarithm of secondary female enrollment. An explanation for this is with each increase in the previous year, the change from year to year becomes more difficult to match. The population of female secondary students is, though fluid, fairly finite. With greater increases, there is less capacity to continue the same degree of progression. Both the lag and the change in the logarithm of female secondary schools are also significant. A one percent increase in the change of the logarithm of female secondary schools is associated with a 0.399% *increase* in the dependent variable. The lag of the same variable is associated with a 0.380% *increase* in the change of the logarithm of secondary female enrollment. The implications of these results suggest that not only is the increase

in female secondary schools important, but also that these increases yield rises in secondary female enrollment over time as well. Therefore, each new female school produces a greater cohort of female secondary students over time, and thus, this result could be extremely important for policymakers and public and private donors.

The model posits a negative relationship between urbanization and secondary female enrollment. With a one unit increase in the ordinal variable representing urbanization of a district (1 = rural, 2 = somewhat rural, 3 = neutral, 4 = somewhat urban, and 5 = urban), Bangladesh could see a 0.022% *decrease* in the change in secondary female enrollment. This means that if a given district which had approximately 10,000 secondary female students were to increase its level of urbanization by one unit (i.e. transform into a somewhat rural district from previously being a rural district), the increase in enrollment would be approximately two female students less than the previous year. Both the lag and change of the number of secondary teachers per school also have an insignificant relationship with the change of the logarithm of secondary female students. For the lag variable, a one percent increase is associated with a 0.003% *decrease* in the change in the logarithm of secondary female enrollment, and for the change variable, a one percent increase results in a 0.007 *increase* in the dependent variable.

Among the district variables, Bandarban, Chittagong Hill Tracts, and Sylhet were dropped. In addition, Chittagong (city), Comilla, Dhaka, Faridpur, and Noakhali were not significant indicators, which suggest that their enrollment rates were higher compared to other districts. The remaining district variables were significant indicators; thus, it can be assumed that there are other factors influencing enrollment not included in the model.

Barring Khulna and Rajshahi, the significant districts all had a 3 or lower for their urbanization value, which means that these districts are all rural. It may be the case that females in such areas are expected to work on farms, at home, or other major industries of the area, or that social constraints are more of a barrier. Khulna and Rajshahi, though considered larger cities, are still considered fairly rural, so perhaps these districts' significance is attributed to their being rural areas. Also, Khulna and Rajshahi are noted for their difficulties with female education, so it is no surprise that their enrollment rates are on the lower end despite being considered larger cities.

Sensitivity Analysis

Similar to the previous regression chapters, the same precautions were taken to ensure the explanatory power of this model. Robust standard errors were used to correct for heteroskedasticity. In developing the model, correlation matrices were used to check for using appropriate variables and guaranteeing that independent variables that were used did not measure the same concepts. For more meaningful results, the lag and change versions of the variables were used, as is already explained. Among the district variables, Bandarban, Chittagong Hill Tracts, and Sylhet were dropped because they were outliers.

Conclusion

Intuitively, the model tells us that while economic indicators of a district are not significant, the structure of the education system is indeed influential on female education indicators. The importance of this study demonstrates not only which factors are important, but also which ones are more influential, and also to what degree they are significant. While economic indicators may be important factors in shaping educational

outcomes, the model in this chapter posits that the structure of the education system serve as either potential hindrances to or as means to encourage enrollment increases. These results help tease apart the variance of success in the districts of Bangladesh in relation to one another as well.

The lag of the dependent variable not only has a negative impact on the change of the logarithm of secondary female enrollment, but it is also a significant indicator. What this suggests is that the rate of increase in female secondary students does not continuously grow from year to year. There is only so much land, opportunity, and female students eligible for secondary schools to allow such a continuous and positive trend. The result of this relationship suggest that after a certain point, increases in female secondary enrollment the previous year will have only a limited effect on increases the following year.

Perhaps the most interesting result as posited by the model is the relationship between secondary female enrollment and the number of female secondary schools. The relationships with both the change and the lag, as hypothesized, are positive and significant. A possible explanation is the social and religious taboos associated with females sharing the same space as their male cohorts. Many families prohibit adolescent females from attending school because of coeducation facilities. Thus, by increasing the number of female secondary schools, females are able to go to school without having to address social constraints and concerns regarding their being in school with males. In addition, many female students may also feel more comfortable being in an environment with only female peers, and hence, even female students themselves want to enroll. While the change variable indicates that a continued growth rate is possible with a rise in

the number of such schools, the lag variable demonstrates the importance of these facilities over time.

Urbanization proves to be a negative and insignificant influence on female secondary enrollment. In most cases, what is meant by urbanization is the process that includes the improvement of infrastructure, development in industry and production, migration, and growth of the city, among other aspects. With an increase in population due to job demand, more families are located in the given district; what this may mean is that with the rise in population, a smaller percentage of families are sending their daughters to school, especially if the poverty level is not positively affected by such population growth. The insignificance of this relationship may be due to the theoretically positive influence urbanization may have on human development. With greater infrastructure, travel to and from school for females becomes easier. As cited in Chapter 2, many females in Bangladesh have stated that one of the biggest concerns that face young women today is what they term "eve teasing" and a sense of danger and lack of security they feel when traveling to and from school.[63] Thus, enhanced infrastructure solves the simple problem of finding a safe means for travel to and from school. In addition, various scholars have identified the importance of modernization and urbanization in the change of values which may encourage more girls to enroll.

The change in the number of teachers per school has a positive and significant impact on the change of the logarithm of female secondary enrollment. An obvious argument for this is that more students can be accommodated at any given school with a greater number of teachers. In Bangladesh specifically, most classes are fairly large at

[63] The term "eve-teasing" refers to the taunting and harassment of females by males when in public spaces. Some female students as well as teachers cited eve-teasing as a problem in their interviews.

the secondary level (~50 students), thus, having one more teacher can yield a large result. Assuming such a class size and a 1:1 ratio between male and female students, with one more teacher there would be an increase of 25 female students at a co-educational facility. At an all-girls school, the increase would be of 50 students. Such a result could yield incredibly significant gains in more rural areas where teachers are a scarce resource. A reason the coefficient itself is not very high, however, could be that the supply of teachers in Bangladesh is limited. The incentives for teaching are considered unappealing, and many teachers treat their positions as part-time opportunities before seeking another form of employment. Additionally, many teachers stated that their income is not only supplementary, but they knew their incomes would not fully support their families even before they sought the opportunity to teach.[64] The lag of this variable, however, suggests a similar trend as is the case with the lag of the dependent variable. The rate of increase in the number of female secondary students with each new teacher tends to decrease over time.

In terms of policymaking, this result is undoubtedly important. If social, rather than political or economic constraints prevent many females from attending schools, then perhaps the Bangladeshi government, NGOs, or private donors need to think of strategies to increase access to and quality of female education that will be effective within the context. Instead of funneling money to coeducational schools in more conservative areas, the most effective solution may be to create separate spaces for female students. While many may think that such an initiative is simply placing a bandage on a situation that emphasizes a woman's lack of freedom in sharing the same public space as her male

[64] The conversations referred to are studied in Chapter 2. Each teacher interviewed brought up and discussed the supplementary nature of their incomes and why it was important that both they and their spouses worked to be able to adequately support their families.

colleagues, it is undoubtedly a viable short-term solution. For the sake of women's empowerment in Bangladesh, it may be important to start a movement allowing for the free movement and mobility of women in public without facing condemnation from their own families and communities. However, such a change occurs over time, and one cannot simply sacrifice the fates of women in the short-term simply to see changes in the long-term. Success in both the long-term and short-term should not be seen as being mutually exclusive.

As is shown by the model, GDP growth has a positive impact on secondary female enrollment, but it is not a significant indicator. One explanation is that indicators such as GDP growth say very little about the *distribution* of wealth within a community. It may be the case that the rich are getting richer in a given district and GDP growth is increasing, but the number of families who are increasing their wealth is in fact, not rising, and thus, females from poorer families still remain at home because their families cannot afford their education. As an aside, according to the Bangladesh Bureau of Statistics, most secondary schools in Bangladesh are private, and thus, tuition costs are greater than it would be for public schools; this fact alone gives enough credence to the notion that economic and financial constraints are important to consider, especially in the case of secondary education in Bangladesh.[65] Additionally, GDP may be rising due to child labor, thus while wealth is increasing per se, the children themselves are sacrificing their education to contribute to such wealth.

What are the most important lessons learned from this study? While at the national-level, exogenous forces such as NGOs and globalization played crucial roles in the process of closing the achievement gap between females and males with regards to

[65] See Bangladesh Bureau of Statistics (2000).

education, at the district-level, factors such as the structure of the school system seem to matter more. In one sense, it seems that the fruits of globalization at the national-level are trickling down to the district-level in the forms of GDP growth and urbanization, which in turn influence secondary female enrollment at the district-level. Also, one may even make the argument that due to the work of NGOs in the various districts, the structure of the education system (i.e. the number of female schools and teachers) may be affected which, again, changes the outcomes of secondary female enrollment at the district-level.

What is perhaps more important to note is that at the district-level, specificities such as the number of teachers and the number of female secondary schools are incredibly important. As the model indicates, wealth in terms of GDP growth and developmental processes such as urbanization are insignificant and they simply are not the only concerns a district must address if one is to enhance the quality of and increase the access to education for females in Bangladesh. In terms of policy and implementation, understanding the importance of the structure of education is more pragmatic than understanding the relationship between urbanization and female secondary enrollment. If urbanization is to be quickened for the sake of female education, how do policymakers go about doing that? The question is not so difficult with regards to the structure of the school system. If female secondary schools are what drives enrollment rates, leaders of the both the public and private sectors can build female secondary schools—in other words, solutions are more evident and easier to attain by addressing these factors. That is not to say that policymakers should not focus on increasing wealth and promoting improvements in their districts; it is important to note

that both types of policymaking and implementation can help further improvements for females in Bangladesh.

Table 4.1

Change of the Log of Secondary Female Enrollment	Coefficient	Robust Std. Errors
Log of secondary female enrollment *Lag*	 -0.38**	 0.06
Log of female secondary schools *Change.* *Lag.*	 0.40** 0.38**	 0.07 0.08
Urbanization	-0.02	0.03
Teachers per secondary school *Change.* *Lag*	 0.01 -0.00	 0.01 0.01
GDP growth *Lag*	 0.00	 0.00
Barisal	-0.37**	0.13
Bogra	-0.29**	0.09
Chittagong	-0.06	009
Comilla	-0.01	0.09
Dhaka	-0.06	0.14
Dinajpur	-0.37**	0.12
Faridpur	-0.06	0.08
Jamalpur	-0.27**	0.09
Jessore	-0.20**	0.10
Khulna	-0.31**	0.10
Kushtia	-0.18**	0.06
Myenmensingh	-0.27**	0.11
Noakhali	-0.12	0.09
Pabna	-0.18**	0.09
Patuakhali	-0.26**	0.09
Rajshahi	-0.16**	0.08
Rangpur	-0.41**	0.13
Tangail	-0.22*	0.12
Constant	3.06**	0.42

* $p < .10$
** $p < .05$

N: 145
Percent correctly predicted: 51%

Chapter 5
The Cultural and Social Norms Argument: Does it Hold?

Associated with the notion of social constraints discussed in Chapter 2 is the idea of social perceptions. Examining common views held by people in Bangladesh leads to a closer understanding of the *motivations* behind certain behaviors. In other words, why do certain social constraints such as the ones mentioned in the previous chapter exist in Bangladesh? To clarify, the social perceptions studied in this chapter do not constitute a set of obstacles that harm the prospects of female education in Bangladesh. Rather, they help to explain the impetus of action—why do some families send their daughters to school while others do not? What is religion's place in this picture? How does class affect decisions made in regards to female education in Bangladesh? In particular, the question probed in this chapter is the following: why do some believe that education for males is more important than education for females? While there is no single response that can answer such a question, various factors shape perceptions of social roles and opportunities which result in many valuing male education over female education. Such factors include patriarchy and sexism, religiousity, and social and economic status.

These factors not only shape certain views that explain social constraints, but they also serve as explanations as to why groups of society act to thwart education reform, resist sending their daughters to school, or perhaps believe that young girls should marry and forego their education to occupy roles within the home, or rather, the "private sphere."

The study on social preferences and perceptions in this chapter is divided into the following sections. The next section is a literature review of the concept of social preferences, orientations, and perceptions and how they are used to account for behavioral outcomes. Following the literature review is a description of the research design, including a discussion on the variables used and the hypothesized results. In the fourth section, I analyze the results, interpreting the regression model and what the results mean in practical terms. Following the results is the conclusion; in this section, I draw on how social perceptions and values affect education for young girls in Bangladesh and how these orientations create social obstacles for women in Bangladesh in general. Finally, I conclude with proposing further questions for future research.

The data used in this model are from the World Values Survey collected on Bangladesh for the years of 1995-1997. The survey questions 1,525 Bangladeshi respondents on various topics ranging from basic information pertaining to demographics, to theme-based questions regarding issues such as the environment and politics. The data have been recoded as specified above to draw more meaningful conclusions regarding the question studied in this chapter. Some variables were originally ordinal variables with values ranging from 0 to 10, while others had a smaller number of values; regardless, most were condensed into dummy variables to tease apart the motivations behind valuing education for men more. Variables have been chosen

based on previous theoretical studies and on my own desire to determine just exactly what relationships do the independent variables share with the dependent variable.

Literature Review

Social and cultural norms in the context of development have been an oft-debated topic among scholars. While some attribute the varying degrees of success of development to cultural preconditions, other scholars dismiss such notions all together. Amartya Sen questions whether "Western values" such as democracy and capitalism are even Western; several of his lectures and papers reflect the notion that ideas such as democracy were implemented in non-western regions long before they were established in what is considered today as the "West."[66] Others, like Martha Nussbaum, argue that while social context may not serve as an excuse for developmental outcomes, they are important to consider when proposing changes to a society.[67] With regards to religion specifically, she writes,

> "On the one hand, to interfere with the freedom of religious expression is to strike a blow against citizens in an area of intimate self-definition and basic liberty. Not to interfere, however, permits other abridgments of self-definition and liberty."[68]

Thus, we must seek change to help improve the lives of women, but we must also take steps that work within the boundaries of the given context. The importance of this quote is not only the dilemma to which she refers, but also the fact that religion and other social norms *matter* to people, and they influence individuals to act in ways which such norms deem to be appropriate. Therefore, our reactions to the way in which individuals act, and our proposals for change must also keep cultural and social norms in mind. Christian

[66] Sen (May 2006) Sen presented this lecture at the University of Cincinnati, where he questioned the notion of culture, religion, and the supposed origins of developmental outcomes.
[67] See Nussbaum (2000).
[68] Nussbaum (2000), p. 168.

Welzel also considers the notion of freedom and the associated cultures in producing states; drawing on Samuel Huntington's (1996) and Max Weber's (1958) work, Welzel discusses Western Christianity's influence in creating liberal governments, unlike that of Asian Despotism.[69] But is the importance individuals place on religion potent enough to be an obstacle to increasing access to education for Bangladeshi females?

"Patriarchal religion, popular attitude, and to some degree, science as well assumes these psycho-social distinctions [between men and women] to rest upon biological differences between the sexes, so that where culture is acknowledged as shaping behavior, it is said to do no more than cooperate with nature," observes Kate Millett in "Theory of Sexual Politics."[70] Millett discusses the invisible and subtle nature of patriarchy in influencing politics, legislature, and the overall hierarchal structure of societies. Nancy Hirschmann also asserts that patriarchy has not only unfairly placed favor on men over women, but has also impacted the context in which societies have conceptualized the very idea of freedom.[71] Linking the idea of freedom to opportunities such as education, one can see the potential for greater education and gender inequity in societies plagued by patriarchal values. Whether patriarchy acts in a systematic way to hinder female access to education is a question studied in this chapter. Does patriarchy influence behavior? Is there a connection between patriarchy and the education outcome in Bangladesh studied in this paper? As an aside, Bangladesh's government is predominantly male—an important point to consider in terms of context. While the leaders of the two main political parties are women, Khaleda Zia of the Bangladesh National Party and Sheikh Hasina of the Awami League, parliament has consistently

[69] Welzel (2003), p. 279.
[70] Millett (2000), p. 39.
[71] Hirschmann (2002).

been comprised of predominantly male representatives who create legislature for the country. Additionally, though the heads of state belong to female hands currently, many argue that these two women have achieved their status through legacy: Khaleda Zia is the widow of the late General Ziaur Rahman, former leader of the party to which Zia belongs, and Sheikh Hasina is the daughter of Bangladesh's late founding father, Sheikh Mujibur Rahman. Thus, given a pre-dominantly male government and the dubious nature of Zia's and Hasina's merits, concern over patriarchy's influence on policy matters and human capital development is not unfounded.

In Chapter 2, I discuss poverty as a *status* which prevents many lower class young girls from dreaming of having a career due to altered expectations of achievement. For this reason, I have included economic and social status indicators in the model studied in this chapter. The notion of class and role in society as status symbols were identified by the young girls interviewed in Chapter 2, and subsequently, the question of status as a factor has been included in this discussion as well. Does a respondent's class influence the way in which individual's view male and female education? Do the educated masses in Bangladesh perceive the education gap differently than the undereducated? The inclusion of status factors is helpful to determine whether status serves as a cross-current to public orientations and behavioral/education outcomes. Thus, the model in this chapter is examined under the lens of the following three themes: demographics, patriarchy, and socio-economic status.

Research Design

As has already mentioned, the question being studied is why do people value male education over female education? Looking into the imbalance of value placed on the

former and not on the latter is important in determining what motivations serve as the foundation to young girls being neglected at the receiving end of support, scholarships, and programming encouraging the continuation of education. The following model regresses heavier importance placed on male tertiary education against influences such as sexism and patriarchy, religiousity, and economic and social status:

$$(preference\ of\ male\ education)_i = b_0 + b_1\,(jobholders)_{1i} + b_2\,(spousal\ contribution)_{2i} + b_3\,(religiosity)_{3i} + b_4\,(preference\ of\ son)_{4i} + b_5\,(number\ of\ children)_{5i} + b_6\,(sex)_{6i} + b_7\,(education)_{7i} + b_8\,(class)_{8i} + b_9\,(wife\ contributions)_{9i} + b_{10}\,(town\ size)_{10i} + u_i$$

In the above model, the dependent variable *preference of male education* is a dummy variable which depicts the value placed on male or female tertiary education. The value 1 refers to the respondent saying tertiary education is more important for males, and the value 0 signifies that tertiary education is not more important for male students. The independent variables are divided into the themes of this discussion. Under the umbrella of patriarchy are the variables: *jobholders*, *spousal contributions, preference of son*, and *wife contributions*. Specifically, the variable, *jobholders*, is a dummy variable regarding whether men or women should hold jobs in the wake of a scarcity in jobs. The value of 1 means that the respondent answered by saying men should hold jobs amid scarcity, whereas the value of 0 represents the response that men should not necessarily be the primary job holders amid scarcity. The second variable, *spousal contributions,* is another dummy variable representing whether respondents believed that both husbands and wives should contribute equally in a given household. While the value of 1 is the respondent saying that husbands and wives should not

contribute equally, the value of 0 represents that they should. *Preference of son* is also another dummy variable. The value of 1 represents the respondent preferring having male children, and the value of 0 represents the respondent not preferring having male children. Lastly, the ordinal variable *wife contributions* illustrates a respondent's views on income earned by male and female spouses. The value of 1 signifies the respondent strongly agreeing that problems would arise should a wife earn more than her husband, the value 2 means the respondent agrees, 3 represents the respondent disagreeing, and the value of 0 is the respondent strongly disagreeing with the notion that problems would arise should a wife earn more.

With regards to all of the variables representing patriarchy, jobs amid scarcity, spousal contributions, whether respondents prefer having sons, and greater contributions from wives causing marital problems, I expect positive and significant relationships. With each of the variables, as is the case with the dependent variable, the value of 1 indicates a strong preference to male opportunities and a greater sense of importance placed on male roles in general. It is easy to delineate how an individual's preference of male roles and opportunities can thus influence the value she places on male education over female education.

The model assumes the importance of demographics in determining the outcome of the dependent variable. Hence, variables depicting religiosity, number of children, sex, and location have been included. One of the most important determinants of values placed on males and females, especially in the literature of developing countries, is religion. Though religions themselves do not explicitly endorse placing greater emphasis on one sex over the other, individuals who consider themselves strongly affiliated with a

particular religion may also associate themselves with more conservative values. In such instances, these conservative values are aligned with notions of gender roles and specific spheres of life reserved for one sex or the other (i.e. the "public" sphere is solely for males, whereas the "private" sphere is the domain for women). The variable *religiosity* is a dummy variable that measures whether the respondent considers him or herself religious: 1 represents an affirmative response and 0 does not represent an affirmative response. The number of children of the respondent is captured by the variable *number of children* (0 = no children, 1 = 1 child, 2 = 2 to 3 children, and 3 = 4 or more children). With the dummy variable *sex*, 1 signifies a male respondent and 0 is a female respondent. Finally, demographics is also considered by examining town size, which theoretically looks at the level of urbanization of the respondent's hometown. The variable *town size* reflects this and is divided into eight values. The values range from 0, which represents a town with less than 2,000 people to 8, which equals a city with over 500,000 individuals.

With demographics, the correlations are not so uniform. In the case of religion, both male and female respondents who consider themselves religious may believe that male education is important. Therefore, I expect a positive relationship between religion and the dependent variable. However, it may not be such a strong relationship because with the variable representing sex, I expect a positive relationship as well; this means that male respondents are expected to place greater value on male education than female respondents, which could then diminish some of the strength in the relationship between the dependent variable and religion, as religious female respondents may not place greater value on male education. Unlike the other independent variables, the number of children is a more complex variable. I do not expect the relationship to be strong because

the number of children of a respondent could lead to multiple outcomes. For instance, it is argued that when households have both sons and daughters and family finances are limited, sons are chosen over daughters for education. That may have more to do with economic and financial constraints as opposed to the mere number of children in the family. However, if there is a household where there are several daughters but no sons, then it may be difficult to determine whether parents of such a household would place greater importance on male education given that they themselves do not have sons of their own. Nonetheless, I expect that with the greater number of children at home, respondents are more likely to value male education, and hence, I expect yet another positive relationship. On the other hand, I expect an inverse relationship between town size and the dependent variable. In larger urban areas, females tend to have greater mobility, and urban hubs like Dhaka and Chittagong are home to some of Bangladesh's highest enrollment rates for females. The greater the town size, the more urban an area, the less likely a respondent is to answer by favoring male education over female due to the associated levels of modernity.

The last theme captured by the model is economic and social status. Both the respondent's class and level of education have been placed in the model to determine these factors' influence on whether an individual places greater importance on male education over female education. An individual's class is determined by the variable, *class,* (1 = upper and upper middle class, 2 = lower middle class, and 3 = working and lower class). Education levels, captured by the variable, *education,* are broken into the following categories: 1 represents no formal education to incompletion of vocational education, 2 is the completion of vocational education to incompletion of university

preparatory education, and 3 signifies completion of university preparatory education to receiving a university degree.

I expect both of these variables not only to have positive relationships with the dependent variable, but also to share significant relationships as well. Class and education often go hand in hand: the higher the class to which respondents belong, the more likely it is that they are highly educated. With greater levels of education, individuals are more likely to endorse greater opportunities for females, as they are more keenly aware of education's potential to improve the lives of women and contribute to all of society as well. In addition, women who are more highly educated may not place greater value on male tertiary education because they themselves have experienced the opening of opportunities by continuing their own schooling.

Results

By regressing the dependent variable against the independent variables, the following model results:

preference of male education = 2.00 - 0.50 (jobholders)+ 0.18 (spousal contributions) + 0.10 (religiosity) - 0.35(preference of son) - 0.04 (number of children) - 0.03(sex) + 0.09 (education) - 0.03(class) + 0.26(wife contributions) + 0.01(town size)

(see Table 3.1). Based on this model, as the R^2 value indicates, nearly 25% of the variance in the dependent variable is explained. The determination of whether the following independent variables are significant is based on the 95% confidence interval. Based on this interval, the variables jobs amid scarcity, spousal

contributions, whether respondents prefer having sons, education, and whether greater wife contributions cause marital problems are significant indicators.

The model, surprisingly, indicates very ambiguous results regarding patriarchy as a possible explanation for why some respondents value male education more in Bangladesh. Responses favoring males obtaining jobs amid scarcity share a negative and significant relationship with the dependent variable. So while respondents agree that when jobs are scarce, males should be the first to occupy jobs, they are less likely to value male education more. Similarly, even when respondents prefer having sons, there is a negative relationship with their placing a greater emphasis on male university education. Historically, patriarchy has been associated with a male-dominated society. The variable indicating sex shares a negative, though insignificant, relationship with the dependent variable. Recall that in the previous chapter, many girls brought up in the lower classes never considered pursuing careers because they were raised to never *expect* to obtain positions such as lawyers, doctors, and teachers. The environment in which they were raised shaped their expectations and value system, which could also be the reason behind more female respondents placing greater value on male education.

Contrarily, other patriarchy-based variables share a positive relationship with the dependent variable. Responses saying husbands should contribute more to a household shared a positive and significant relationship with the dependent variable, as hypothesized. The more individuals believe that husbands should be the primary contributor, the greater value they place on male university education. Additionally, affirmative responses pertaining to whether a wife's greater contribution would lead

to familial troubles also share a positive relationship with the dependent variable. Based on these results, spousal contributions within a household seem to be significant indicators and factors in determining what leads individuals to place greater value on male university education.

Demographic indicators also present a muddled picture in terms of what influences respondents' answers regarding the dependent variable. As has already been stated, male respondents are less likely to value university education for males based on the results of this model. Religion also shares an unexpected relationship with the dependent variable based on my hypothesis: the more religious the respondent, the less likely they are to support male education over female education. In addition, the number of children also shares a negative relationship with the dependent variable, meaning that families with more children are less likely to value male education more. Lastly, town size, shares an insignificant relationship with the dependent variable, as hypothesized.

Even social and economic status indicators offer ambiguity in the results. While education has a positive relationship with the dependent variable, class shares a negative relationship. Essentially, the greater an individual's education, the more likely they are to support male university education over university education for females. On the other hand, the higher the respondent's class, the less likely they are to place greater importance on male education. Therefore, examining social and economic indicators reveal unexpected results and correlations. What makes this more intriguing is the fact that class and education attainment tend to share a positive

relationship with one another, yet the model posits their inverse effects on the dependent variable.

Sensitivity Analysis

The development of the model used in this study was influenced by the following tests conducted to ensure the accuracy of the results. The World Values Survey asks respondents several questions about their religiosity. To avoid multicollinearity, all questions pertaining to a respondent's sense of religiousity were initially incorporated into the model, only to be removed individually based on which question most appropriately captured the responses determining an individual's belief in their faith. Eventually, I chose to use the variable *religiosity*, based off of question #182 in the survey, which asks respondents whether *they* consider themselves religious. Instead of using questions which ask respondents about how often they attend religious services, or whether they were raised in religious families, I use question #182 because it measures individuals' perceived notions about their own sense of religiosity, rather than assuming that attendance of religious services or growing up in religious families renders one religious. Robust standard errors were also used to correct for heteroskedasticity.

Conclusion

The very fact that the findings in this chapter do not identify a certain category of orientations consistent with citizen value of male education over female education provides important insights. To begin with, many scholars have previously argued that concepts such as religion, culture, or normative views have served as impediments to political, economic, and social development. In such discourses, scholars have cited Islam as a deterrent to democracy, "Confuscian values" as a reflection of work ethic in

East Asia, and modernity or "Western values" as a sign of development. However, the results in this chapter reveal the inconclusive nature of such assertions. If normative views determine educational outcomes, then why were those who stated the importance of males having jobs amidst job scarcity less likely to place greater importance on male university education? If modernity is a sign of progressiveness and development, why were those in smaller, more rural areas less likely to value male university education more? The findings show that in many ways, cultural or social orientations, while they may be associated with certain patterns of behavioral outcomes, do not conclusively determine a country's developmental progress.

That being said, the results do show us nuanced distinctions individuals make among various social institutions. For instance, as the results indicate, the more likely individuals were to say that men should have jobs amidst job scarcity, the less likely they were to value male university education of female university education. While this result may boggle many, perhaps the comparison of jobs with education is unfair. It may be the case that individuals do not consider jobs and education as comparable opportunities, and hence, they do not place the same weight of importance on the two. People may perhaps find that jobs are much more important because it is through jobs that individuals earn money and support families; education is more or less an investment which takes time and does not produce income immediately. Thus, for education, a "lesser" option of the two, male and female tertiary education is equally valued, but for jobs, people see men as the ones who should be the first to snatch such opportunities. It may also be the case that citizens consider jobs as an element of the "public sphere," whereas as education belongs to the "private sphere." In this case, perhaps both males and females share equal footing

in the latter and not in the former. This argument of social spheres also sheds light on the findings related to husband and wife contributions in the household and family unit. Both those who had stated that if a wife earned more than her spouse, problems would arise, and those who responded by saying that husbands should contribute more to a household, were more likely to value tertiary education for males more. As these two findings were significant, the conclusion one can draw is that if individuals believe men and women hold equal footing in the private sphere but not in the public sphere, then those who believe men should have more power in the private sphere also feel that way about the public sphere as well.

Preferring to have sons over daughters also shares a confusing relationship with values in education. Those who stated that they prefer having sons over daughters were less likely to value male education more. This relationship's significance also demonstrates the distinction Bangladeshis place between opportunities. In this case, however, Bangladeshis are perhaps drawing a distinction between the opportunities of the general public with their *own* opportunities. Many may prefer having sons because they are seen as being more productive as bread-winners of the household; daughters are oftentimes seen as not only being less productive, but once they marry, they become the human capital of her husband's family, but not her own. Thus, for some families, daughters are greater financial burdens and sons are more productive gains. A more benign explanation is that some individuals simply prefer having sons, but do not mind having daughters. In this case, the respondent may simply be expressing a preference of the sex of her child without making implications of whether she finds greater value in the education of one sex or the other. Therefore, even though respondents may have stated

they would rather have male children for their own personal benefit, they may still believe that both male and female tertiary education is equally important.

The model shows that the more educated society in Bangladesh values male tertiary education. This result particularly is baffling. It may be that because most university-going students are men, the educated masses in Bangladesh have no desire to change the enjoyed status quo. Another more plausible interpretation, however, may simply be that because those who are highly educated in Bangladesh are more acutely aware of the given context, they consider tertiary education as not only more of a feasible opportunity for males, but also more useful for men because career searches after university-level schooling is much easier for men than for women, and hence, the respondents answered in such a way.

The demographic approach to understanding the public's perspectives on education also provides little insight on individual's attributes and their beliefs. The more religious a respondent considered herself, the more likely she was to value male tertiary education more. This could be attributed to conservatism that is oftentimes associated with religion; progressive values such as higher female education may run contrary to established norms, which are in turn closely linked to respondents' sense of faith in religion. The number of children within a household does not share a robust relationship with the dependent variable. Among lower class families, where financial constraints are more of a concern and sons are chosen over daughters to receive an education, tertiary education is oftentimes seen as a highly unlikely opportunity for children. Thus, it is conceivable that respondents did not differentiate between male and female tertiary education as two separate entities upon which they could place a certain

value; tertiary education, regardless for which sex, is a privilege which many sects of society do not enjoy. Recall that the enrollment rates for tertiary education in Bangladesh is only 6.6%.[72] Class, unlike education, is consistent with beliefs regarding wealth, education, and modernity: the higher the respondent's class, the less likely respondents were to value university education for males more. This can also be associated with the greater realm of opportunities associated with higher income and wealth. In wealthier families, it is more likely that all children within the household can attain an education. Furthermore, with wealth, the likelihood of children receiving higher education, and being able to pay for university education is also greater. Thus, families need not distinguish between female and male education, because they are better able to finance their children's education, regardless of sex. Interestingly, respondents in smaller towns were less likely to value male education over female education. Based on the evidence, then, individuals living in towns such as Comilla were more likely to place less value on male education than those living in more urban, larger areas, such as Dhaka. Again, this result may be another case of the structure of expectations. In smaller towns, tertiary enrollment rates are far lower than in areas such as Dhaka. Therefore, respondents in such areas may not place greater value on male tertiary education because tertiary education for *anyone* is not an expectation. This finding runs contrary to notions of urbanization and modernity, which are associated with more progressive orientations. Again, this result, like many of the others in this study, demonstrates that concepts such as modernity or cultural or social norms have little weight in determining actual developmental outcomes.

[72] UNESCO Institute for Statistics.

And while the recurring theme based on the results of this study show the existence of a disconnect between attitudes and behaviors or outcomes, this is not to say that concepts such as patriarchy have no influence whatsoever. Patriarchy impacts the lives of both men and women in various ways; it can influence the way in which individuals are socialized, to the way in which societies form contexts of right and wrong, acceptable and unacceptable. Although the results of this chapter may reveal that singular manifestations of patriarchal orientations may not impact what individuals think about male and female education, it may still affect individuals in terms of the roles they perceive as been "female" and "male," as has been indicated by the discussion on the private and public spheres of society. Therefore, culture, values, or social norms as explanations for the progress, or lack thereof, of development is simply not enough. For further studies on perspectives, it is important to minimize and specify the pool of respondents. For example, to get a better sense of the effects of patriarchy, it may be helpful to have a population of male respondents and a separate population of female respondents. Perhaps an individual's sex and the way in which they have been socialized accordingly affect their responses. For instance, it may be the case that men who prefer having sons also value male education more, but women who prefer having sons is ambivalent in placing value on tertiary education. Also, such surveys can also be asked along socio-economic lines as well to gain a greater grasp on the effects of economic constraints on individual's responses. However, at the national level and based on the particular data, attributes such as social norms, and culture, do little in determining the systematic education gap between Bangladeshi men and women.

Table 5.1

Preference of Male University Education	Coefficient	Robust Std. Errors
Job holders amid job scarcity	-0.50**	0.06
Spousal contributions	0.18**	0.09
Religiousity	0.10	0.09
Prefer having sons	-0.35**	0.06
Number of children	-0.04	0.03
Sex	-0.03	0.05
Education	0.09**	0.03
Class	-0.03	0.04
Greater contribution from wife	0.26**	0.03
Town size	0.01	0.01
Constant	2.00**	0.20

* $p < .10$
** $p < .05$

N: 1121
Percent correctly predicted: 25%

Chapter 6
Female Secondary School Assistance Program: Assessing the Successes of Parts I and II

The previous two chapters focused on Bangladeshis views on the education gap, their perceived notions of what the obstacles to female education are, and their values pertaining to topics such as spousal contributions, the preferred sex of children, and religiosity. The following chapters take specific themes raised in the previous chapters and examine them individually. This chapter explores the World Bank program in Bangladesh that has been considered a success in terms of increasing female enrollment rates by alleviating financial burdens families incur by sending their children, specifically their daughters, to school. Thus, this chapter highlights the notion that financial constraints are a) indeed a formidable challenge and b) if alleviated, can drive enrollment rates and promote more young women to attend school.

The World Bank has proclaimed Bangladesh a pioneer for female education in South Asia in part due to the success of one of the Bank's projects: the Female Secondary

School Assistance Program (FSSAP). The purpose of the FSSAP is to close the gender disparity in secondary education in Bangladesh, where only 14% of females ages 11 to 16 were enrolled, and 25% of males of the same age were enrolled.[73] The three main objectives of the FSSAP include: increasing female enrollment, raising the number of female teachers, and improving the quality of secondary education. The means to achieving these goals is to provide females from lower class backgrounds from rural areas stipends to cover tuition and other related costs.[74] FSSAP was launched by the World Bank in 1994 and, after a one-year extension, closed in 2001. Subsequently, another phase of the project (FSSAP-II) began in 2002 and ended in 2006[75]. Though the entire project itself has received acclaim, the first phase saw a couple areas of challenge and fair performance, whereas the second phase has been improving on its successes from the first and is close to achieving its goals. What were the causes that enabled the World Bank to see greater success during the second phase's term rather than the first? In the following pages, I argue that exogenous forces such as non-governmental organizations (NGOs) and international institutions such as the World Bank and International Monetary Fund (IMF) shaped the movement to pursue such a program, and have also been responsible for the varying degrees of the two phases' success.

First, I begin the analysis by examining the two phases individually. By considering indicators such as implementation, examination results and quality, and allocation of money, I will assess the successes and failures of the two phases separately. Afterwards, I re-examine the same indicators to evaluate the differences between the two

[73] Data taken from 1991, a year prior to the first phase's commencement.
[74] The reason secondary school is the main focus of this program is because, unlike primary school, students must pay tuition for secondary schooling.
[75] The World Bank (2003), p.1.

phases. By questioning the discrepancies of results and considering other confounding explanations, I assess whether the second phase was indeed more successful or not. In addition, I also take into account notions such as the second phases' ability to have greater success because of the experience policy makers gained through the first phase. I then tackle the question of what conditions shaped the results of the two phases, and then conclude the paper.

Phase I of the FSSAP was an innovation of sorts as it focused on females in secondary education, recognizing that while primary education was a concern, secondary education was an even greater problem as even fewer females participated. In the early 1990s, female literacy rates were as low as 20%, and enrollment rates were far below those of their male counterparts. The FSSAP was inspired by a similar project that focused on primary schooling and began in the late 1970s by local NGOs. The program offered stipends to female students, contingent upon delaying their marriages. The International Development Agency (IDA) of the World Bank decided to design a similar project for secondary education. Initially, the program was to have two phases, the first one starting with 59 *upazilas* (districts), and the second one with an additional 59. Because of a large demand for the program, however, the government expanded the program immediately to all 118 upazilas, making the IDA reallocate the money, allowing it to reach more female students, each receiving less money than originally planned.[76]

How did Phase-I of the FSSAP fare? As the Project Performance Assessment Report (PPAR) of the first phase states:

> "…enrollments of girls in supported schools more than doubled, and overall about 1.6 million girls received stipends… Unfortunately, most supported students did not graduate… Thus, the dual objective of

[76] The World Bank (2003), p. ix.

> increasing enrollments and assisting girls so that they would graduate was only partly achieved."[77]

To assess the results of the first phase, it is imperative to look at implementation, examination rates, and money allocation.

Implementation is examined through various factors. First is the discrepancy between the number of students receiving stipends and the number of students reported as being eligible for the program, indicating whether funds were carefully disbursed. Stipends in some cases went to "fake" or non-existent students and, at other times, teachers or administrators took Tk. 10-30 (Bangladesh Taka) from students.[78] A similar concern was attendance counts. "One financial audit found that 'the percentage of overwriting in attendance registers ranged from 5 percent to 88 percent in nine of the 20 schools visited.'"[79] The importance of this variable demonstrates the lack of rigidity in encouraging students to attend and the overall lack of attention paid to attendance, a factor instrumental in improving academic performance and a condition upon which students receive stipends. Table 4.1 shows a sample of the schools' reported attendance and actual attendance during the first phase of the program.[80] In some cases, the students' attendances were doubled, and in the most extreme cases, counts were even tripled. Table 4.2 shows the same students' attendance record, this time with the percentage increase of recorded attendance.[81]

---

[77] The World Bank (2003), p. xi. Borrower (Bangladesh) Performance was rated as "satisfactory," while the Outcome was rated as being "moderately satisfactory."
[78] The World Bank (2003), pp. ix, 7. The PPAR estimates about a 30% leakage of funds. This leakage has been attributed to administrators and teachers lining their own pockets, unnecessary fee hikes, and the problem of "fake" students.
[79] The World Bank (2003), p. 6.
[80] Table 1 has been taken from the Project Performance Assessment Report (2003), p. 27.
[81] Table 2 has been adapted from the previous table, using the information to determine the percentage of increase.

Quality is another assessment factor, which is examined through the results of examinations. Though examination results may be an inadequate indicator of quality, they still demonstrate overall quality of the program, as one of the goals of the FSSAP was to increase the number of female graduates. Approximately 21-29% of supported students graduated grade ten, as opposed to the national average of 31-42%.[82] One possible cause of these results is that many teachers who were recruited ultimately declined, causing a shortage of teachers. Teachers are fundamental to a student's achievement, which is why the FSSAP sought to increase the number of teachers, especially female. In fact, supposing that success of the project impacted national statistics, from 1991 to 1999, the average number of teachers per school in all twenty-one districts did not change dramatically. Not a single district decreased in the number of teachers, several stayed at a static eleven teachers per school, and the highest jump was in Dhaka from 1997-98 to 1998-99 when the number increased from 18 to 22.[83] Another possible reason for the examination results is lack of impact the first phase had on attendance. While the FSSAP-I was seen as slightly successful, no distinct pattern in the number of female enrollment can be discerned, though some may argue that over time, attendance increased. Figures 4.1a-d show the number of female students in secondary schools in Dhaka, Chittagong, Rajshahi, and Khulna.[84]

Perhaps one of the most important indicators of the first phase's results is the money allocation, as it is at the core of the FSSAP's functioning. As discussed earlier, because of high demands for stipends, the Bangladesh government immediately

[82] The World Bank (2003), p. ix. Graduation is based on the passing of the Secondary School Certificate (SSC) Exam. Some supported students even claimed they knew that headmasters were raising their scores.
[83] Bangladesh Bureau of Statistics (1995), p. 512 and (2000), p. 522.
[84] Bangladesh Bureau of Statistics (1995), p. 512 and (2000), p. 522. Similar patterns can be found for other districts within these states.

expanded the program. Under the new broadened scope, essentially, there were more students who were eligible for stipends. The Project Performance Assessment Report (PPAR) itself suggests that perhaps because of this immediate expansion, and the distributional changes that had to be made to accommodate more students, what resulted was a set of stipends insufficient to cover costs. Evaluation reports state that originally girls were to receive stipends equaling US $18-45, but once the program expanded, stipends were reduced to US $5-16.[85] Table 4.3 shows the amount of stipends given and tuition costs according to each class.[86] As one can clearly see, with books, examination fees, and tuition alone, students have either little or no money left to cover other miscellaneous costs related to school. Not only were the students' stipends affected by the expansion of the project, but teachers were also affected. In fact, because of the expansion, the hiring of teachers was cut by 94% (11,800 to 800); and out of the six percent that were hired, some did not even attend the schools due to a lack of incentives and late pay.[87] Needless to say, money allocations hurt FSSAP-I in several ways.

The same indicators will be examined for the second phase of FSSAP. FSSAP-II began a year after the first closed, and its purpose was to "build upon the success of [FSSAP-I]."[88] Before and all through the first phase of FSSAP, Bangladesh witnessed further improvements in primary education. Enrollment rates jumped from 77.7% in 1995 to 98.9% in 2000, and government spending increased from 1.5% of their national

[85] The World Bank (2003), p. 3. The latter figure equals Tk. 195-624 in 1993 and Tk. 270-864 in 2001.
[86] Table 3 has also been adapted from the Project Performance Assessment Report (2003), p. 4. Besides tuition and examination fees, other costs include: admission fees, food, sports, laboratory fees, and building costs, among others
[87] The World Bank (2003), p. 4, 7. Of the 800 teachers recruited, half did not go to their posts for these reasons. Furthermore, of those who eventually did, about 60% received only fair scores while in school themselves.
[88] The World Bank (2002). p. 2.

budget in 1990 to 2.5% in 2000.[89] Because of increased improvements, the Bangladesh government pushed harder for further reform. IDA's reasoning for its continued presence is, namely, expertise in secondary education, and also because the FSSAP serves as an experiment in which the IDA and World Bank can test donor-funded innovations.[90] Because the second phase is currently running, access to the full project evaluation report will not be available until after its closing date in 2006. Nevertheless, when looking through ongoing monthly reports, Phase-II seems to be making headway with implementation. The new phase is being administered through the Directorate of Secondary and Higher Education (DSHE) and the Agrani Bank. To rectify the problem of "fake" students and attendance counts, the latter institution will administer some crucial tasks. As stated in the project proposal, "The stipends and tuition amounts will be disbursed to girls and schools through a revised Participatory Agreement with Agrani Bank. A unified student ID coding system will be followed to reduce the burden on data collection and processing, and to minimize irregularities."[91] Furthermore, the DSHE will be in charge of accountability and management measures to reduce wastages and irregularities through "overseeing head masters' performances in keeping accurate records" and a "program of regular random visits to schools to review the enrollment situation." Lastly, Upazila Program Offices (UPOs) will publish the number of supported students enrolled monthly for PTAs and others that are interested to ensure careful disbursement of funds.[92]

[89] Summary Education Profile: Bangladesh.
[90] The World Bank (2002), p. 18-19. The IDA intends on using this project as a "demonstration project."
[91] The World Bank (2002), p. 33.
[92] The World Bank (2002), p. 42. These actions are taken in conjunction with the DSHE's heightened attempts to monitor accountability and implementation at the school level.

Examination grades can be found for 2001 to 2005. Though the passing rates for females are still lower than the national average, they have nonetheless improved since the first phase. Barring a slight dip in 2003, the passing rate for females started at 33.71% in 2001 and steadily rose to 49.87% in 2005. Recall that the passing rates during the FSSAP-I were 21-29%, indicating a huge increase in the past several years. In fact, the Science, Humanities, and Business Studies sections of the Secondary School Certificate (SSC) examinations all saw increases from 2001 to 2005, especially within the Sciences section, where the passing rate for females in 2005 was 66.56%.[93] Because of the apparent problem of teacher recruitment found in the first phase, the second phase "will support in-service teacher education, as well as head teacher training in academic supervision and management, to improve the classroom effectiveness of secondary teachers."[94] Interestingly, over the past several years since the second phase commenced, the number of female teachers has steadily increased, as shown in Figure 4.2.[95] While the number of trained teachers has not had such a dramatic increase as the total number of teachers, it is imperative to note that both the number of total female teachers and trained female teachers has gradually increased over the span of four years.

Lastly, the second phase also happened to learn from the mistakes of the first when regarding money allocation. With the FSSAP-II, students receive an increase of Tk. 250 to Tk. 550 for the examination fees.[96] This however, still does not address the issue of other related costs such as transportation, uniforms, food, etc. That being said,

[93] BANBEIS, "Output Statistics," p. 1. National averages ranged from 35.22%-52.57%.
[94] The World Bank (2002), p. 7.
[95] Data for Figure 2 have been taken from BANBEIS, "Secondary Education," p. 3. Interestingly, the percent of female trained teachers dropped a bit in 2003 to 50.1%.
[96] The World Bank (2002), p. 15. One of the biggest concerns for lower class families was the examination fees specifically.

policy makers will review money allocation provisions halfway through this phase for readjustments. In addition, while the remainder of the stipends will continue at the current amount, eligibility criteria will be enhanced and will include: students in classes 6 to 9, registration at the Board of Intermediary and Secondary Education (BISE) or the Bangladesh Madrasah Education Board (BMED) for girls in class 10, and examinations checks for 45% marks will be observed during every trimester/half-yearly examinations.[97] Furthermore, while the funding for this phase has increased (Tk. 640.72 million), the number of girls in the program has decreased slightly (1,026,704).[98]

What can be attributed to the different results of the two phases? To begin with, it is important to note that the success of the second phase is in part due to the lessons policy makers learned from the first phase. When examining documentation of the FSSAP-II, certain sections are dedicated to the deliberations of possible solutions to problems encountered during FSSAP-I. Some of the proposed solutions, as mentioned above, include expansion of stipends, in-service teacher training, and possible targeting of students, to name a few.[99] That being said however, there are other possible reasons behind the varying degrees of success of the two phases. What needs to be examined is the supply-side of the program—why were the two phases implemented in the first place? While many may believe that it could have been due to a heightened demand for such programs, or the Bangladeshi government's elevated awareness of the economic failures of its nation, credit is due to exogenous forces, such as NGOs and institutions like the

[97] The World Bank (2002), p. 39.
[98] BANBEIS, "Female Stipend," p. 1. The decrease in the number of girls eligible for the program was not due to targeting.
[99] The World Bank (2002), p. 17.

World Bank and IMF, that have put pressure on the Bangladeshi government to supply such programs.

In South Asia, some of the most active NGOs can be found in Bangladesh. Over the past fifteen years, NGO activity in the area has escalated, with an increasing number of activities and programs targeting all parts of the country. The metric used to measure NGO activity in Bangladesh during the years of the FSSAP-I and FSSAP-II are: the number of NGOs in Bangladesh, the number of active projects, and the amount of money disbursed. While these may not be the best means to measuring whether NGOs place pressure on governments to support female education through programming, the evidence is a good measure of the mere presence of NGOs, which is instrumental in placing pressure on governments because a fundamental goal of NGOs is to make noise within an environment, making people more aware of opportunities, and funneling money to various programs. The programs, in turn, can place indirect pressure on governments by advocating heightened political and economic rights and freedoms, or by simply existing, thus placing pressure on governments to equal NGO efforts.

Two of the three measures show that NGO activity is much heavier during FSSAP-II than the period of FSSAP-I. The third measure, amount of money disbursed, though it does not undeniably show a pattern of greater disbursement during the second phase, still indicates that in general, more money was being disbursed during the FSSAP-II. Table 4.4 presents data on both the first and second phases of the FSSAP and the NGO activity present during the two phases.[100] As one can see, both the number of NGOs and number of projects are greater during the period of FSSAP-II than during the

[100] Data for Table 4 are taken from NGO Affairs Bureau (2004).

FSSAP-I. In fact, there is a steady increase of both these numbers, suggesting a greater presence and possibly, heavier sense of pressure from NGOs.

The World Bank and IMF have also been integral to the advancement of initiatives to enhance female education. The FSSAP itself is spearheaded by the IDA, a satellite organization of the World Bank.[101] To measure international organization activity, the same sort of indicators are used, namely the number of active projects, and the amount of money disbursed for reasons mentioned above. Furthermore, with international organizations such as the World Bank and IMF, money also means international pressure: donors pouring money into a country will not do so without imparting their views. World Bank projects have increased since 1993, and with each year, there has been a general upward slope of active projects in Bangladesh, as can be seen in Figure 4.3.[102] On average, during the FSSAP-I, there were about seventeen ongoing projects each year, while during the FSSAP-II, there were approximately thirty. With the IMF as well, during the first phase, US $28,750,000 was loaned to Bangladesh in 1993, whereas during the second phase, a total of US $255,780,000 was loaned, almost nine times as much.[103] Clearly, international organizations' activities were much heavier during the period of the second phase.

Some may argue that while there has been a heightened presence of such exogenous forces, these forces are not behind the greater success of the second phase and the execution of the entire project itself. Many argue that the impetus is primarily economic growth. With higher levels of capital and an overall wealthier nation, the

[101] The World Bank (2002), p. 18 and (2003), p. ix.
[102] Data for Figure 3 have been compiled and adapted from the World Bank webpage of all projects in Bangladesh.
[103] IMF, "Bangladesh: Transactions With the Fund."

government is more willing to spend money on such programs and to concentrate on human development. Currently, Bangladesh is witnessing an approximately 6% growth rate of its GDP, and over the past several years, this growth rate has increased. More specifically, during the FSSAP-I, the growth rate hovered around 4-5%, while during the FSSAP-II, it is approximately 6%.[104] Based off of that indicator alone, it may be supposed that economic growth has been behind the success of Phase-II and the execution of both phases in general. However, an important point to note is, if economic growth were truly the cause of implementing such a program, why would the fundamental core of the project center on stipends, or more specifically, families' *financial* concerns? Assuming that economic growth is behind the execution and success of such a project simply does not make sense. In addition, the fact that Bangladesh has executed a stipend program while at the same time enjoying economic growth may in fact suggest that such growth is not trickling down to the poorest of the population. Furthermore, the financing of this project is mainly through the IDA, which the Bangladeshi government will later repay. Had economic growth really been the cause, it would have been less of a financial responsibility of the IDA and more of the government.

Secondly, many argue that perhaps economic growth and exogenous forces aside, the elevated competitiveness of political parties have led to the birth of the FSSAP. While it can be said that two parties, the Jamaat-I-Islami Party and that Jatiya Party have emerged in recent years, elections still are in the hands of the two leading parties, the

[104] The World Bank (2002), p. 92. From 2000 to 2004, there was a slight decrease in the growth rate to about 5%.

Bangladesh National Party and the Awami League.[105] Elections and party competitiveness serve as a poor rationale for any implementation and execution, let alone success, of major reform in Bangladesh. Each election is marred with high death tolls due to political violence and military "anti-crime" maneuvers.[106] Also, the media, an instrumental component to ensuring fair elections and a complement to party competitiveness, is also in great danger in Bangladesh. Within the past few years, the number of reports of murdered or attacked journalists continues to rise.[107] Party competitiveness and different interests are, essentially, bad indicators of progress.

The Female Secondary School Assistance Program has been mentioned in various reports on the education reform successes of Bangladesh.[108] In examining the project and its two phases, several indicators suggest a fair to satisfactory set of results of the first phase, and excellent progress of the second. The discrepancies of the two phases, though not great, make several implications. While it is necessary to point out that for the FSSAP-II, policy makers had the advantage of working with the first phase as a foundation, it is just as important to note that several differences exist in the environments under which the two phases operated. Implementation, examination scores, and money allocation all suggest that the work of exogenous forces such as NGOs and international institutions like the World Bank and IMF have had a profound impact on Bangladesh and has forced the government to act. Although many point out forces such as economic growth and party competitiveness, exogenous forces serve as a stronger, more coherent rationale for

[105] Hossain, p. 171. While other parties do exist, the four mentioned above are the main ones that manage to field candidates during elections.
[106] Hossain, p. 174-175. Violence includes mafia involvement, bomb blasts, campus riots, and military retaliation. Just in the 1994 elections alone, at least 35 students were killed and 900 wounded in Dhaka.
[107] Hossain, p. 174. One example cited in the article was that of Taslima Nasrin, who was attacked by the Jamaat-I-Islami because of her provocative writings, and eventually had to go into hiding.
[108] UNESCO (2004), Ch. 3, p. 4. The World Bank (2005), p. 64.

the execution and success of the FSSAP because of the narrower focus of their objectives, and for the patterns of behavior as seen through the evidence.

Table 6.1: Example of Attendance Irregularities at One Madrasah Noted by the FSSAP Team of Consultants

Name	Class	Attendance on FSP-3 Form	Attendance on School Register
Ayesha Akter	**8**	**89**	**46**
Rokeya Akter	**8**	**88**	**31**
Fatama Khatun	**9**	**91**	**28**
Amena Akter	**9**	**89**	**41**
Rashida Akter	**10**	**88**	**49**

Source: The World Bank (2003)

Table 6.2: Sample Attendance Record and the Percentage Increases of False Attendance

Name	Class	Percentage Increase of Attendance
Ayesha Akter	**8**	**193%**
Rokeya Akter	**8**	**284%**
Fatama Khatun	**9**	**325%**
Amena Akter	**9**	**217%**
Rashida Akter	**10**	**180%**

Source: The World Bank (2003)

Table 6.3: Tuition Fees and Stipends in Bangladesh Taka, 1996-1997

Class	Monthly Stipend	Public Monthly Tuition	Private Monthly Tuition	Books/Exam Fees
6	25	10	15	-
7	30	12	15	-
8	35	12	15	-
9	60	15	20	250
10	60	15	20	250

Source: The World Bank (2003)

Table 6.4: NGO Activity During Phase I and Phase II of the FSSAP

Phase of FSSAP	No. of NGOs	No. of Projects (Total)	Amt. Disbursed (Taka)
FSSAP-I:			
• **93-94**	**807**	**2228**	**171,009,063.26**
• **94-95**	**919**	**2807**	**209,504,743.72**
• **95-96**	**1021**	**3509**	**259,301,939.71**
• **96-97**	**1143**	**4255**	**250,142,747.04**
• **97-98**	**1251**	**4960**	**206,866,718.65**
• **98-99**	**1373**	**6005**	**273,500,513.35**
• **99-00**	**1518**	**6781**	**182,350,040.46**
• **00-01**	**1624**	**7649**	**250,896,727.78**
FSSAP-II:			
• **02-03**	**1791**	**9189**	**279,644,085.69**
• **03-04**	**1866**	**10026**	**258,003,742.41**

Source: NGO Affairs Bureau (2004)

Figure 6.1: Number of Female Students in Secondary Schools from 1993-1999

Figure 4.1a: Dhaka

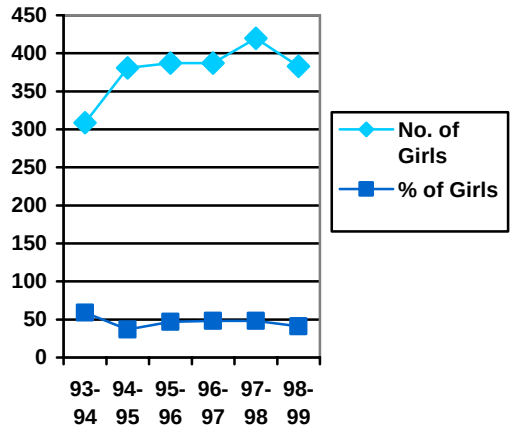


Figure 4.1b: Chittagong

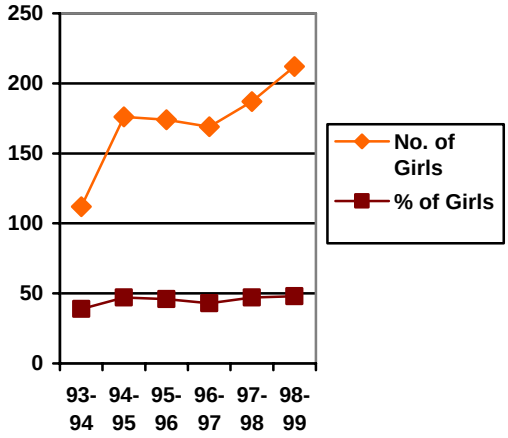


Figure 4.1c: Rajshahi

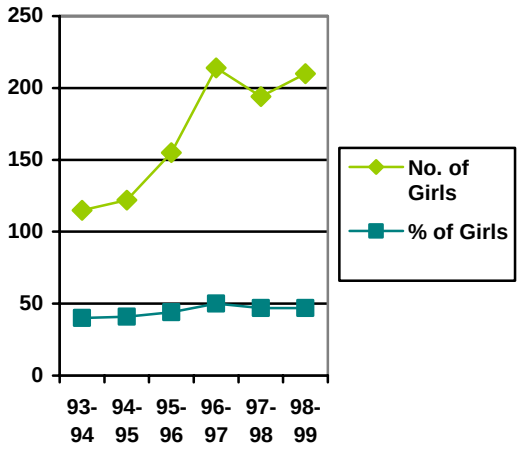
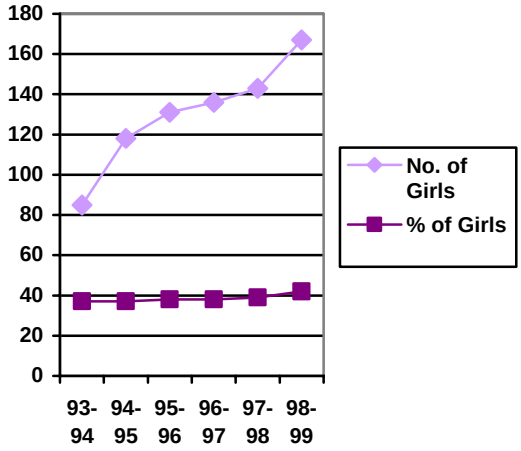
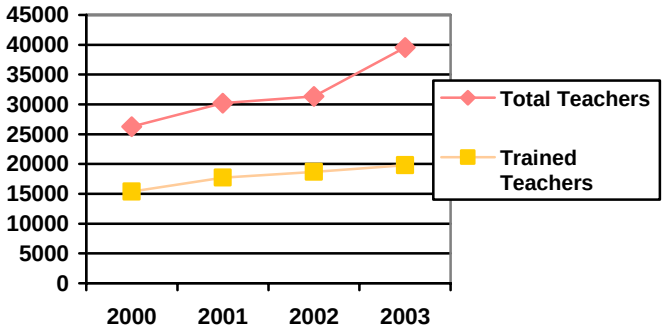


Figure 4.1d: Khulna



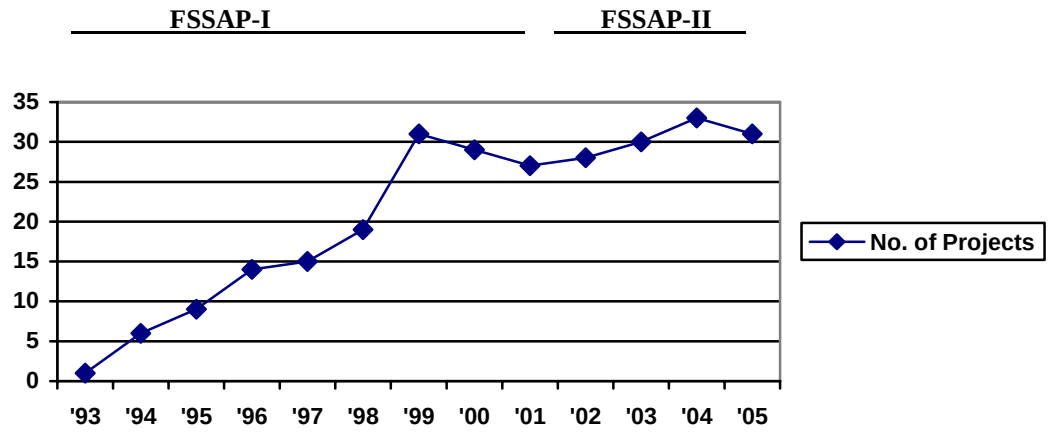
Source: Bangladesh Bureau of Statistics (1995) and (2000)

Figure 6.2: Number of Female Teachers (Total and Trained) in Secondary Schools



Source: BANBEIS

Figure 6.3: World Bank Projects in Bangladesh, 1993-2005



Source: The World Bank

Chapter 7
Social Factors, Preferences, and Values: The Daily Lives of Bangladeshi Females

"Growing up, my mother was the only one around; my father passed away when I was very young. Because of our financial status, we really couldn't afford to have me go to school. After all, I belong to a very poor family. It was kind of out of the question for me to go to school."

-Mafuza Rahman, Khulna[109]

Mafuza Rahman works as a housemaid in a farmhouse located in Khulna, Bangladesh. In charge of cooking and cleaning along with another worker, Mafuza spends her days primarily in the kitchen. During the day, she prepares traditional meals such as *kichuri*, and, at night, she sleeps on a mat on the floor. Only twenty-two years old, she recalls her childhood and the reasons why she did not continue her education past grade five. A single mother and firmly ensconced in the lower class, Mafuza talks about her family background, social and economical status, as well as her childhood thoughts and hopes. Her conversations, like many others I held in the summer of 2006 in

[109] Interview with Mafuza took place in Khulna, in the home of her employer. The direct quotations used in this chapter are also excerpts from her interview.

Bangladesh, reflect societal preferences and tastes, as well as social obstacles posed to females in Bangladesh.

In July of 2006, I held fifteen conversations with about twenty-five participants on the topic of female education in Bangladesh today, and the obstacles young girls face in obtaining an education. Subjects ranged from current female secondary students, women who never attended secondary school (referred to as non-students in this chapter), teachers, NGO leaders, business people, to the Minister of Education. Conversations lasted somewhere between fifteen minutes to over an hour, and participants discussed not only their views on female education, but also what they *perceived* others to think of female education. This chapter analyzes the conversations in terms of language, correlations, and frequencies. Interviews are examined through three content analysis exercises. The first type of exercise marks themes or phrases mentioned in conversations as "observations"; using these observations, frequency and correlation between the various themes or phrases is determined. A second exercise measures the degree to which participants agree with a given question; responses are measured by numeric values. The third exercise is a count of specific terms mentioned in the conversations. These counts determine the significance of such terms as well as the themes to which these terms are most strongly related.

The themes discussed in this chapter include: marriage, poverty, social constraints, and economic or political constraints. In many ways, the conversations discussed have the potential to give a more precise picture of the challenges of female education in Bangladesh because the observations in the interviews come from the individuals that reside in the very environment being studied. While this chapter is not a

narrative that focuses on the daily lives of Bangladeshis, the participants' daily observations, views, and conclusions display ideas that quantitative data cannot capture. In this particular way, this analysis is most valuable: it sheds light on factors typically missed by surveys and aggregate data that play influential roles in the lives of women in Bangladesh. While one may not be able to measure the effects of marriage on enrollment rates in Bangladesh, students and young Bangladeshi women have the ability to demonstrate effectively such an influence through their conversations. Factors such as NGO work, globalization, and education structure may matter, but the interviews studied in this chapter reveal that the social context and the constraints within it, such as early marriage for females, are just as influential in determining the enrollment rates of young girls in Bangladesh.

Marriage

Marriage was a topic of interest and common theme that recurred in almost every conversation. Whether female students discussed it as a possibility for their futures, non-students talked about it as an obstacle they faced, or NGO leaders recognized it as a constraint, marriage was an issue most repeatedly discussed by the participants. In some cases, the subjects were asked about their views on marriage, and in other instances, the topic of marriage arose as an answer to various questions. The common link among the various statements made on marriage, however, was that it was a potent force in determining the timeline of a girl's education in Bangladesh. For some, it was to be an event in the distant future, whereas for others, marriage was a way of life that shaped their futures. Some of the participants stated that they would get married after they finished their schooling, whereas others discussed marriage as something that occurred

once taken out of school. In some cases, the secondary female students interviewed addressed the issue of marriage as an inevitable point in their lives which would coincide with the completion of schooling. Regardless of the subject and the context of the conversations, marriage, in most cases, was associated with the length of time of education; that is, both students and non-students identified marriage as coinciding with the end of schooling.

I held two group conversations with students; the first group included six young girls in class 9 (ages 14-15) and the second group was comprised of five students attending class 12 (ages 17-18). I also had three individual interviews with three young women in their early twenties who had never attended secondary school. In the conversations with students and non-students, subjects discussed what they and their parents thought of marriage. For non-students, marriage was seen as an alternative to continuing education; no directional link was associated between marriage and education (i.e. marriage marked the end of their education, or education was pursued until marriage). Many non-students treated marriage as a separate option in relation to education. When "marriage" was marked as Observation 1 and "stopped education" was marked as Observation 2 in the conversations with non-students, there was not a single instance of Observation 1 preceding Observation 2 or vice versa. Thus, in these cases, marriage was not seen as a competing force with education, but rather a separate track completely. As this result indicates, this separate track is seen as mutually exclusive with the track of education. Either students married, or students pursued education, but there seemed to be no link between the two tracks. When asked whether they had aspired to pursue careers in their futures, or whether they wanted to complete their schooling as a

child, non-students responded by stating that they never held such expectations. One even stated directly that because she was poor, the mere idea of her entertaining such a thought was out of the question. Without elaborating any further, Mafuza simply stated, "After all, I belong to a poor family; it was kind of out of the question for me to go to school." Based on such responses, the two tracks of marriage and continuing education are laid early during childhood. While both students and non-students said they would in all likelihood eventually marry, for non-students marriage came earlier. So while marriage is a constant, the timing of marriage determines the length of one's education, especially for young women in Bangladesh. Additionally, what is interesting to note is though non-students did not attach a directional link between education and marriage, their conversations did uncover a different type of relationship. The interviews underscore that in Bangladesh, marriage and education do not serve as coexisting opportunities for many women.

Contrarily, with secondary female students, a directional link was very much a part of the conversation. Many of the female students saw marriage as the point at which their pursuit of education would end. One student, Khushboo, made this directional link explicit by saying, "I think I probably will get married one day, but only after I am done with my schooling," which reiterates the notion that secondary students identified marriage as a part of a woman's life post-education. While many of these students seriously consider pursuing future careers, almost all of them said that marriage was something that would happen after school and not before or during their education. Again, this indicates the lack of coexistence between education and marriage even for students currently pursuing a higher degree. When "marriage" was marked as

Observation 1 and "attending school" as Observation 2, Observation 1 preceded Observation 2 four times; thus, based on the finding, the young girls interviewed identified marriage as the stopping point to their education. However, marriage is not to be seen as a stopping point in the sense that it serves as the *impetus* for the end of their education. Rather, the students themselves said that they would consider marriage once they were done with their studies; thus, the cause of the end to their studies would not be marriage. It would simply be an option once they were done with their degrees, but only after they stopped schooling.

Why did the students see a link between education and marriage, but non-students did not? Besides level of education attained, class was also another line that distinguished the two groups of females. Those who did not continue their education belonged to the lower class, whereas those who were attending secondary school were of the middle and upper middle classes. The context in which these females were raised varied: those in the lower class perhaps may believe that marriage is the means for financial security, while those in the middle class seek education to acquire financial security. Thus, for those in the lower class, education and marriage cannot coexist, and one was chosen instead of the other. Also, in many instances, students and non-students alike brought up the jobs that their parents occupied during the conversations. Among the students attending school, some mentioned that their parents were educators themselves. Non-students, on the other hand, repeatedly said that their own parents were very poor. So for the former, parents provided an example of the benefits of education, but for the latter, no such example existed. This is not to say that simply because non-students did not have examples in their parents demonstrating the benefits of education,

non-students do not realize the importance of continuing higher education. Many non-students recognized the importance, but repeatedly stated that their social and financial conditions while growing up simply reinforced a notion of their place in the world in which they did not belong in school.

In the case of parents, students discussed the importance that their parents placed on their education, even more than they themselves valued their education. In one instance while talking to females in class 12, one student jokingly said that her parents "would not feed her" if she did not take her studies seriously. The other girls participating in the same conversation also agreed that their parents encouraged them to pursue a higher education. Nearly 73% of the time when parents' value on education was discussed, students responded that their parents supported their continuing education. On the other hand, with non-students only 33% of the responses described parental support for education. The results emphasize the fact that the family unit rather than the individual as a unit is a strong force when making decisions on the futures of females in Bangladesh, which Nussbaum also points out. She writes, "…we should also remember that the family has a tremendous influence on [human capabilities]. Indeed, it influences them pervasively and from the start, since children are usually born into such groupings, for better or worse." [110] Nussbaum goes on to state that from birth, women are eternally connected to the family unit, and that the roles they assume are always influenced by the other members of that very unit. Many female teachers themselves also mentioned that what enabled them to pursue a higher degree was the support that they received from both their own families as well as their in-laws. Furthermore, when discussing familial support of their education, teachers did not specify which parent specifically was

[110] Nussbaum (2000), p. 245.

instrumental in encouraging the pursuit of their schooling. Neither mother nor father were mentioned in particular; teachers simply stated that their families as an entire unit—both theirs and their spouses—supported their endeavors. This reflects the notion that in terms of support, the family as a whole matters, rather than one individual parent.

In addition to teachers discussing marriage, NGO leaders and the Minister of Education, Dr. Ehsanul Hoque, also discussed marriage in the greater context of social constraints. NGO leaders discussed marriage as sometimes being the obstacle to some of their programs that promote female education. Dr. Hoque also brought up marriage, but primarily emphasized social constraints in general terms rather than pinpointing marriage specifically. According to Hoque, such social constraints not only prevent females from attending school, but also foster a culture of social norms where women are expected to sacrifice their education and prospects of having a career for the sake of marriage and maintaining a household. NGO leaders, similar to female students, discussed marriage and social constraints by talking about linkages; they argued that marriage demarcated the end to a female student's education in many instances. Some explicitly stated that once young girls were considered the wives of a household, their roles as students were no longer considered legitimate; in other words, wives were not students, and vice versa. Others also mentioned that many young girls, once married, soon became mothers, which made education more difficult to pursue.

If marriage is a real challenge and not just a scapegoat concern, then Bangladesh has reason to worry in terms of female education. While only 5% of males ages 15-19 are married, 51% of females within the same age bracket are married, causing an

incredible disparity with which to begin.[111] When individuals are married and are in charge of their own household, oftentimes, many see pursuing education as an inconceivable coexisting opportunity to pursue. Moreover, with marriage comes child bearing, responsibility of taking care of the elders within a family, and daily tasks which include cleaning, preparing meals, and raising children. Marriage, and the subsequent lifestyle it brings makes schooling much harder for women. Thus, the statistic identifying the difference among male and female teenagers married underscores the idea of disparity. Far more young women are disadvantaged because of being married in the first place. Before we consider females within the school system who are currently trying to continue their education, we must consider the 51% of girls who cannot even step foot into school because of household duties, as opposed to the 5% of males who fall into the same predicament.

That being said, marriage may not be the only reason females do not attend and identifying such obstacles is not only important in terms of understanding the environment, but is also crucial for policymaking as well. NGO leaders identified Bangladeshi law which prohibits anyone under the age of 16 from being married. However, based on the evidence, the law is obviously not obeyed or enforced strictly. What this suggests is perhaps a greater urgency for stronger implementation policies with added consequences, or possibly the establishment of organizations that work on prevention and education with regards to early marriage. However, if other obstacles are also present, policymaking cannot simply focus on this one aspect. Policies must approach the education gap holistically, identifying financial burdens, political challenges, and other obstacles and work to minimize them. It may also be the case that

[111] Education For All (EFA) (2003), Table 3.2.

marriage serves as an excuse for why females do not attend school. As the NGO leaders and teachers described themselves, continuing higher education is possible even after being married and becoming a mother. While one NGO leader described her experience of pursuing a Ph.D. after becoming a mother, a teacher talked about attending classes while pregnant; both subjects stated that while pursuing education under such circumstances was difficult, they still managed. In light of this, it is even more important to identify other obstacles outside of early marriages.

Poverty

> *"I didn't have any dreams to have a career when I was a child. I was poor—what kind of dreams could I possibly have?"*

When "poverty" was marked as Observation 1 and "stopped education" was marked Observation 2, Observation 1 preceded Observation 2 in these conversations 100% of the time. Based on these results, females who did not pursue a secondary education were unable to because of poverty, but not because of early marriage, though all non-students interviewed said they were married and had children before turning twenty. What is interesting to note, however, is when poverty was mentioned in these conversations, it was not the actual state of poverty that was referred to, but rather the *status* of poverty that was discussed. When asked if books, tuition, and other school expenses were too costly, in every instance, respondents said such costs were not expensive at all. To reiterate, one non-student mentioned that because she was the daughter of a poor man, it was not expected of her to go to school. Both students and non-students said that school materials and costs were inexpensive, suggesting that this is not an issue of financial constraints. While students specified the costs (approximately US $2.90 for grammar books and US $0.58 for board examination books), non-students

did not mention costs; therefore, it is difficult to determine whether, objectively, costs are indeed low or whether non-students simply stated that costs were low due to the overall perceptions on costs associated with school materials. However, this is not to say that education inequity has nothing to do with social and class status. Class status may not necessarily prevent females from attending school if costs are fairly inexpensive, but it may hinder females by structuring their *expectations* of what they can and cannot pursue. Moreover, socio-economic status may be influential in terms of the structure of opportunity costs. While education may be inexpensive, relatively speaking, it is still more costly for some young women to attend than those who are of higher class status. This relative cost of schooling, along with perceived notions of greater utility in other endeavors (i.e. working as a child instead of attending school), can explain the financial disparity among young girls who pursue higher education, and those who do not.

What makes this interesting is the notion that financial constraints are not as influential as social constraints. Even though poverty was cited as the main reason for not attending school by non-students, these women not only said that books and other materials were inexpensive, but some also mentioned that their siblings or even children (in both cases, male and female) were currently attending school. In the case of Mafuza, poverty was more an issue of status rather than financial circumstance. Today, she still belongs to the lower class, working for a minimal income, yet despite the lack of change in her financial condition, Mafuza is sending her daughter, Akhi, to school. Moreover, Mafuza explains that though school supplies and materials were affordable when she went to school, today, they cost a lot more. The only difference between when Mafuza was a school girl and her daughter today is the time span of about fifteen years. Thus, the

discrepancy with regards to sending females to school despite higher costs and same level of income implies that the change in the social context has been more influential than the change in the financial context.

In the conversation with Dr. Hoque, many government-based programs that seek to alleviate financial burdens on lower income families were discussed. Of the five times such programs were mentioned, Dr. Hoque cited an improvement in female education four times, suggesting a perceived relationship between financial constraints and female education indicators. However, in the same conversation, the Minister of Education also identified social constraints as an even larger problem. According to the minister, social constraints enveloped a large set of challenges including early marriage, child labor, and perceptions of gender roles in Bangladesh. He placed a heavy emphasis on the public's orientations with regards to women, particularly whether they ought to continue education; Hoque observed that many in Bangladesh do not embrace women advancing socially through education and pursuing careers. When "social constraints" were marked as Observation 1 and "females being hindered in any given endeavor" were marked as Observation 2, the latter preceded the former 100% of the time. Based on this particular interview, one may conclude that while financial constraints are arguably a concern for lower income families, social constraints still remain the bigger problem in Bangladesh in preventing females from pursuing a higher education.

Given that the conversations with non-students, students, and Dr. Hoque imply social constraints as the main concern for Bangladesh, one may wonder whether finances are a concern at all. As Dr. Hoque mentioned, various programs offering free tuition, stipends, and even free food, seek to accommodate lower-income families. Non-students

belonging to the lower class themselves said the costs of secondary schools were not very high. This point is very significant because of the comments many teachers in Bangladesh made with regards to their incomes. All four teachers interviewed consider their salary as solely a supplementary form of income. They were not the only breadwinners of their families. Of the nine times income was mentioned in these conversations, the term "supplementary" was used five times. Some of the teachers also stated that because their income is not enough to support their families, many males avoid pursuing teaching as a career, and hence, it has become a very gendered position in Bangladesh. The financial constraints of teachers in Bangladesh also cause concern. Working towards providing greater incentives for teachers to increase the quality of education for female students may also be a very important focus for policymakers. Not only do policymakers in Bangladesh have to worry about increasing access, but they also need to focus on increasing quality of education for females as well; by providing greater incentives, teachers are more motivated to provide better lessons at school and thus help improve the prospects of advancement for females in Bangladesh. Bangladesh policy cannot simply settle for increased enrollment rates, but also for elevated quality—the better the education, the more likely females advance in terms of careers and other social opportunities.

Other Social Constraints

Social constraints in general were also a dominant theme in the conversations held with academics, students, bureaucrat, and NGO leaders. Various key phrases and terms have been identified and marked to assess the importance subjects placed on such constraints. The term "society" was mentioned five times, while the terms "social

taboos/constraint/structure/tradition" were used one time each. What this suggests is that each participant in the various interviews stressed the importance of society as a whole in determining the scope of action for females in Bangladesh. Society, and the norms that it determines, matter when it comes to the lives of adolescent females according to the subjects of the interviews. Those who mentioned these terms were students, NGO leaders, and the Minister of Education. The term "family" was of greater importance to teachers and NGO leaders, as it was used fifteen times, indicating the importance of the family as a single unit over the significance of the individual as the smallest unit in decision-making. With regards to the family-unit, teachers also used the terms "support" six times and "supportive" twice. Many of them discussed the importance of the support their family gave them in overcoming various societal taboos related to their continuing education. One teacher said, "My family never distinguished my sister and myself from our brother. We were all equals and the three of us got equal encouragement and support with regards to our education. We grew up with equality as a family value." NGO leaders also emphasized the importance of the term "community" as a decision-making unit; the term was stated three times.

The occurrences of these terms suggest the lack of importance of the individual in determining certain decisions such as continuing education. Society, community, and family were of greater importance, and in the cases in which these terms were used, the participants talked about the influence such units had on the lives of female students in Bangladesh. Thus, for individual young girls in Bangladesh, factors such as family and the community in which they are raised heavily influence the length of time of their education, and perhaps even what may be deemed the "appropriate age" at which they

marry. Many of the students interviewed discussed their parents' views on education and marriage in tandem with their own views and values. Additionally, when specifically asked about their education, females who said their parents supported their education were pursuing secondary education, whereas females who said their parents did not support continuing education did not go further than primary schooling.

Though these other terms were not used often in the conversations, many of the subjects named other specific social constraints that plague the lives of women in Bangladesh today. One teacher addressed the concern of *eve-teasing* in which females are harassed by males on their way to and from schools. Some females try to solve such a problem by covering themselves in what is known as a *jilbab*, a full-body covering garment which hides everything barring the female's eyes when walking to and from school. Others, as one teacher talked about her own travels to school, walk to school in groups so that no one can harass her singularly. Unfortunately, another and more severe reaction to this is completely withdrawing from school which both teachers and NGO leaders discussed. When asked about high drop-out rates among girls in secondary schools, Nahid, a teacher in Dhaka, immediately responded with, "…a lot of eve-teasing occurs, and that discourages females from going to school because they get harassed by males on their way to school; it's a safety and security issue."

Others identified human trafficking as having a significant impact on young female students in Bangladesh. When discussing the success of the school she founded for underprivileged women, NGO leader Shamima Sultana observed what she believed was human trafficking as an obstacle to her school's and students' success:

> "I think one of the biggest challenges is human trafficking, especially in Khulna. Females are, of course, the target of human trafficking, and I

> have seen the effects of it firsthand. Five of my students were taken from Yusef School. I asked their parents where their daughters were and they explained to me that their relative took them to India to find jobs. They never came back, and I couldn't do anything about it."[112]

Still others talked about mentalities and cited them as posing strong obstacles to females pursuing education. Another NGO leader, Dr. Humaira Islam, discussed the importance of changing the very language and the way in which society speaks about females in Bangladesh. Dr. Islam noted that, oftentimes, females' capabilities are downplayed and underestimated; instead of emphasizing that women cannot do certain things, society needs to start talking about females in terms of what they are able to do. "I tend to notice our society emphasizing the things women *can't* do instead of what they *can* do…We must understand that the key to seeing results and changing Bangladesh for the better comes from seeing and believing in women's capabilities," observed Islam. Dr. Islam emphasized that in order to expand the freedoms of women, and to promote opportunities such as education, the dialogue of women's capabilities needs to be a positive one, where the abilities instead of the supposed inabilities are the focal point. Freedom cannot be expanded if the discourse still rests on what women are perceived as unable to do.

As indicated by Sultana's and Islam's remarks, these challenges, both general and specific, really concern females in particular. While there may be a subset of obstacles that prevent or hinder males from continuing education, the ones mentioned in the conversations specifically focus on female-related issues. Eve-teasing, as the name suggests, targets women only, and as Sultana asserted, human trafficking affects females,

[112] Yusef School was founded by Shamima Sultana, and its mission is to provide free education to women in rural areas of Khulna. The school accepts approximately thirty students each year, and there are only three spots for male students.

who are often sold into the sex trade. Anti-Slavery International reports that tens of thousands of women and children are smuggled away from Bangladesh and placed into prostitution or forced slavery. Approximately 200-400 women and children are taken to Pakistan, and around 10-15,000 women and children are smuggled to India each year.[113] What makes such data important is the mere identification of obstacles pertaining to females specifically, so that education reform aimed at improving female education can target these particular challenges in an effort to increase enrollment and possibly widen the scope of capabilities of women in Bangladesh.

Economic and Political Barriers

Despite the fact that many of the participants alluded to other sets of obstacles such as economic constraints and political barriers, the conversations themselves reflected only a minimal sense of emphasis placed on such challenges. Key terms and phrases identified in the conversations mark additional themes. The terms "poor" and "poverty" were used four times. These terms were used by non-students who described the status and label placed on them when they were young girls and why they did not attend school. Poverty was not mentioned at all by the business people interviewed, nor by any of the students either. Financial constraints in general were not an issue the subjects considered relatively important to discuss; most focused on constraints such as marriage, perhaps because of the low costs of secondary schooling, as indicated by their responses. More likely, however, is that those affected by poverty found little reason to discuss financial constraints given the impact poverty has on the construction of expectations. As some non-students stated, it was "out of the question" to continue schooling. Even when asked about whether child labor conflicts with schooling, those in

[113] Anti-Slavery International. "Human Trafficking around the World and in Bangladesh."

the business sector disregarded such a concern by stating the new laws in practice in Bangladesh which prohibit the use of child labor. When pressured to address the issue of sweatshops within the garments industry, one business person admitted that the garments industry specifically took children away from opportunities such as education. Another business person, however, observed that government initiatives have created night schools specifically for children in the garments industry. Whether such governmental initiatives and laws are actually put into practice was not addressed by any of the business participants. The terms "equal" and "equality" were also mentioned in the conversations with teachers. "Equal" was used eight times, while "equality" was used once. These terms, however, were not used to describe the political circumstances of women in Bangladesh. Instead, they were used to explain the relationship between male and female teachers and students. Dr. Hoque rarely discussed political constraints of women, and in the one instance where political barriers were mentioned, Hoque described them in terms of social constraints by saying, "We live in a very male-dominated society, and the culture of our elections is such that females are not really given a chance to run as equals." For Hoque, political inequality in terms of representation of females in Parliament is not a matter of education inequity nor about the lack of political opportunities for females, but rather the context in which the education and political system have been established.

Barring the status of poverty and related financial constraints, female students and non-students did not discuss obstacles other than the social challenges they have faced. In fact, the very lack of such discussion is perhaps indicative of the minimal degree of influence such constraints have on female education. Factors such as family support,

community norms, and protection from danger (i.e. eve-teasing, human trafficking, etc.) matter more in terms of continuing education. Sen's theoretical framework on social opportunities and protective security, as well as Nussbaum's idea on combined capabilities, support such data. Education is a social opportunity, thus it is no surprise that women in Bangladesh identify social obstacles as greater deterrents than financial or political ones. Additionally, the obstacles mentioned in this paper focus on the hindrance of the freedom to pursue higher education in Bangladesh. Therefore, because female students emphasized the importance of having family support and the problems of security when traveling to and from school, Sen's notion of protective security surfaces as a very important aspect of these girls' lives. Having the protective security, for example, to walk to school without harassment enables women to enjoy the freedom to pursue higher education. This illustration bleeds into Nussbaum's idea of combined capabilities. It is simply not enough that young girls in Bangladesh can perform the mere task of walking to school; they must also be able to walk to school without fear of harassment or condemnation from society. Thus, external forces such as community values and misogyny are very much players in terms of allowing girls to further their schooling. If such forces exist, women do not hold the combined capability to go to school; these forces are obstacles that serve as real threats to the continuation of higher education for girls and must not be dismissed. The notion that the individual as a decision-making unit is less important than the family-unit, the lack of focus on other sets of constraints, and an emphasis on the importance of marriage for females in Bangladeshi society lead to implications suggesting that the social context is indeed very important in understanding the boundaries and possibilities for education reform aimed towards the

goal of improving female education, especially at the secondary school level. What makes secondary female students more susceptible to such social constraints is their age: young women at the secondary school level are of age to get married and are more vulnerable to danger, such as eve-teasing than females in primary school, for instance. According to the female students and non-students themselves, these concerns were of greater importance than anything else.

Conclusion

The data captured in the various interviews reflect commonalities regardless of the participants and the roles which they occupy. Despite differences in socio-economic status, occupation, age, and sex, the interviews shared threads of very similar themes. First, marriage, among many social constraints, is seen as a dominant force that works against females pursuing higher education. It was brought up in almost every conversation, and in those it was mentioned, marriage was the focal point in terms of the discourse on obstacles. Secondly, while economic and political constraints do influence attitudes and outcomes of female education, the participants placed a heavier emphasis and considered social constraints to play a larger role. Third, the challenges discussed in these conversations focus on females specifically; these are, in fact, not universal obstacles that affect both males and females, but just females alone. Factors that target males alone were not even mentioned, and in many cases, obstacles were discussed as affecting females especially. Fourth, in the context of Bangladesh, individuals are rarely seen as the smallest decision-making unit. More oftentimes it is seen as the family's or community's duty to set norms and standards of behavior, even in the case of decisions

on the length of time one should study. Lastly, females who participated in this study also emphasize not just the influence of social factors, but that of marriage specifically.

Despite these constraints, there are reasons to be hopeful for the future. Mafuza, the chief voice heard in this analysis, may not have been able to pursue an education herself, but she has different plans for her daughter, Akhi, who is now seven. Mafuza, who had no dreams of having a career one day, now tells her daughter that going to school is important and watches Akhi recite the poems taught in class. Akhi is friendly, and she likes to observe the Americans who have come to visit her town when she is not at school. Prior to her mother's interview, Akhi treated anyone eager to watch a language activity taught at school—"Heads, Shoulders, Knees, and Toes"—which happens to be her favorite lesson in school at the moment. When the word "shoulders" still gives her trouble, she simply replaces it with the Bangla word, *ghar*. In many ways, Mafuza's story is symbolic of the possibilities for the future of young girls in Bangladesh. With family support, Akhi is now able to attend school. However, the real test will come in coming years as Akhi progresses to secondary school. As the data in this chapter reveal, challenges such as the prospect of marriage, harassment while traveling to school, as well as social perceptions of females attending secondary school may impede Akhi's pursuit of higher education.

Chapter 8
The Application: Why Identifying Obstacles is Important

Amartya Sen articulates it nicely when he says, "Nothing, arguably, is as important today [as women's agency] in the political, economic, and social participation and leadership of women. This is indeed a crucial aspect of 'development as freedom.'"[114] Thus, recognizing the importance of women in the process of development, the next step is to determine the means for improvement. In this particular paper, education is sought as a possible solution to improving the lives of women as well as the prospect for female empowerment. To understand the gender gap in education and to gain a greater sense of the possible challenges to implementing solutions, identifying obstacles to female education and empowerment is a must.

Interviews conducted with students, young women who never attended secondary schools, teachers, NGO leaders, business people, and Bangladesh's Minister of Education emphasized the influence of social obstacles. In almost every conversation, the participants described the role of marriage in a Bangladeshi girl's life. Not only is

[114] Sen (1999), p. 203.

marriage seen as a cultural staple, especially for women in Bangladesh, early marriage in particular raises certain concerns for young women wanting to attain a higher education. Young female secondary school students remarked on how marriage may possibly signify the end to their educational attainment; while most asserted that they would pursue a higher degree, not a single student discarded the possibility of marriage altogether. This is striking for many reasons. First, their responses signified that in their lives, marriage is a must, but perhaps receiving a university degree is not; it reflects the core values and priorities within the given context. Secondly, the students' answers also reflected a sense of difficulty in terms of women balancing school and a household; this was illustrated by those who said that marriage would come *after* schooling, or that schooling would end once they were married. Not once were marriage and continuing education mentioned as a possibility for coinciding temporally. Lastly, the various conversations with the students and women who did not receive a secondary education also stressed the importance of marriage being a *family* decision; this was not simply a possibility that the women themselves considered, but rather one that the entire family decided upon together. Thus, for young Bangladeshi women, decisions such as continuing education may even be out of their hands.

What is striking about the interviews is, given the overall nature of this study, the interviewees rarely mentioned economic or political hurdles as possible threats to female education in Bangladesh. For bureaucrats such as the Dr. Hoque, the minimal representation of women in government had no tangible connection to female empowerment outcomes. Business people in both Dhaka and Khulna detached themselves from challenges to education attainment; some stated that the laws have now

changed to encourage schooling for children. This may be the participants' own ways of divorcing themselves from responsibility; however, without initiation, these participants identified social constraints (i.e. marriage, cultural preferences, gender roles, etc.) as being the key obstacles to education reform and greater access for young Bangladeshi women. Teachers' responses also reinforced the comments of the business people and Dr. Hoque. Although quick to pointing out the disparities among schools in terms of supplies, materials such as books, and funding, not a single teacher connected government actions or the economy as possible causes for such disparities. One teacher said she would request the government to increase teachers' holiday bonuses, but otherwise none of the other teachers had suggestions for possible government help. In fact, one in particular simply stated that it did not matter which party was in charge because regardless of the party, the government was fairly inept in terms of producing meaningful changes to the current education system, and especially to the lives of young Bangladeshi female students.

The conversations, however, revealed a sign of acknowledgement that something is not working properly within the current education system. Nearly every teacher mentioned that while they did not notice glaring discrepancies in the performances of male and female students, they did acknowledge the struggles females face in trying to complete higher secondary and tertiary education. Teachers cited their own fears they faced when going to school, and some argued that if young girls had an easier path to continuing education and if there were more female students at the higher levels, they had the potential to do just as well or even better than male students. NGO leaders were perhaps the most vocal in identifying clear obstacles to female education. When asked

about what the possible challenges were, many leaders drew from their own experiences in working with schools for females or building schools themselves; many stated social factors such as early marriage, human trafficking, and the pervasive cultural mentality of gender roles. In terms of solutions, these leaders emphasized a need to educate and inform the public on the benefits of education. According to them, when parents conduct a cost-benefit analysis of the opportunity to go to school, parents may opt to keep their children away from schools because of the lack of immediate benefits that education produces. NGO leaders cited the importance of communicating to the public that while education is an investment for the future, it is an investment that is worthwhile, especially for the lives of Bangladeshi women. To these NGO leaders, promoting the idea of education was the most popular solution, which reflected the notion that perhaps society itself is not open to elevating education on the priority list.

But should societal orientations be the scapegoat for why an education gap exists between men and women in Bangladesh? According to the study conducted using the World Values Survey in Chapter 3, public preferences or normative values determine very little in terms of education outcomes. Based on the results, common attitudinal responses did not share links with one another; for instance, some respondents who believed that men should be job holders over women amid job scarcity were not as likely to value male university education over female university education. In many ways, respondents' answers did not clearly reflect a connection between patriarchy and the preference of male education. This result is important for several reasons. First, it posits the disconnect between attitudes and behaviors; respondents may have said they believe men and women should contribute equally, or that if women contribute more, there

should be no problems within a household, but in reality, women are still relegated to the roles within the private, and not the public, sphere. Secondly, the results also reflect the notion that patriarchy is not a silver bullet reason as to why an education gap exists. If patriarchy was really a pervasive obstacle to female education in countries such as Bangladesh, answers linking patriarchy and the dependent variable reflecting greater preference of male education would have been more robust.

This is not to say that patriarchy does not exist or that it is not a severe social problem that women face on a daily basis. Patriarchy is an evil force that hinders women from achieving and minimizes the scope of opportunities for women. The results do not discard patriarchy as a real threat all together; rather it shows that one cannot assume that patriarchy is the sole reason for females not being on the receiving end of funding, resources, and support for education. In this discourse, it is really imperative to tease apart the real perpetrators, as well as *all* the perpetrators. While patriarchy may be a threat to female education, it is not the only one, and in terms of policymaking, it is important to identify all challenges to propose solutions. Moreover, policymaking would be difficult if the only obstacle identified is patriarchy. However, if one can find other challenges, some that supplement patriarchy's influence on human development, more practical solutions can be sought.

This study shows that merely marking culture as the reason behind development disparities among country to country is simply not good enough. In the case of patriarchy specifically, patriarchy exists in every country, even those that are as developed as the United States. Clearly in the case of the US, patriarchy has not impacted education to the point where young boys and girls face a glaring disparity in their performances in school.

In fact, more and more women are enrolling in universities across the country, toppling the number of men in tertiary schools in the US. In this example, culture has very little to do with results. Demographics also fall prey to the same holes. In the US, the GINI coefficient, 0.408, is greater than in Bangladesh, which is 0.318; despite that, there is less of an education gap between the rich and the poor in the US than there is in Bangladesh.[115] Also, while in the US, both male and female literacy is 97%, in Bangladesh, male literacy is 50%, and for females, it is 31%.[116] So not only do indicators demonstrate that Bangladeshis in general are not highly educated, but also that women are even less educated than men. Thus, arguments pinpointing demographics, socio-economic status, or culture leave much to be explained still.

If education inequity in Bangladesh is not simply explained by these factors, then to what can the disparity be attributed? If policymaking is to be changed to reflect causes other than demographics, socio-economic status, and culture, what are those causes? The following chapters of this paper explored various facets of education inequity. Research on the World Bank project known as the Female Secondary School Assistance Program, exogenous forces (i.e. globalization, NGO activity), and endogenous forces such as the structure of the school system itself all indicate different causes. Combined, these chapters reveal the complex nature of necessary policies required to close the gap in education in Bangladesh. It is not simply political, social, or economic forces that need to be individually counteracted; several changes combating all of these obstacles need to be implemented. While political obstacles may reflect the dismal hope for the future because women are not empowered to make long-term changes for themselves and future

[115] CIA World Factbook.
[116] World Bank (2002).

generations, economic indicators demonstrate that education is too expensive for the short-term and an investment for the future is not appealing enough. Lastly, social challenges show that the context for change needs to also alter so as to encourage more change for the future.

Programs such as the World Bank's Female Secondary School Assistance Program (FSSAP) demonstrate the importance of providing financial incentives to students and their families to continue higher education. The success of both phases of the FSSAP stress the important role economic constraints also play. Given that many of Bangladesh's secondary schools are private, tuition costs are indeed a legitimate problem for many lower class families in Bangladesh. Thus, education is not simply a social concern for women, but is also a class issue as well. Moreover, because nearly 78% of Bangladesh's population live under the poverty line, alleviating financial burdens to allow more girls from the lower classes to continue schooling is undoubtedly important. In terms of development, expanding opportunities for such a large portion of the population through education may be a viable option.[117]

The FSSAP's importance lies in how the program was able to create a practical solution to increase access to higher education for young females in Bangladesh. By providing stipends to young secondary female students and their families, financial burdens such as tuition costs, books, and other materials were minimized. While the first phase in the mid-1990s saw modest success with fair increases in enrollment and retention, the second phase witnessed even further success. At the same time the FSSAP's success increased, the nature of Bangladesh's non-governmental and international body involvement also changed. Within the past ten years, the number of

[117] World Bank (2002). The poverty line is set at $2 per day per person in this particular case.

NGOs has increased exponentially; the IMF and the World Bank efforts have also increased dramatically. Additionally, Bangladesh's trade in the global market has also increased during the years of the FSSAP. In other words, forces outside of the Bangladeshi government, or exogenous forces, have not only shaped the nature of the progress with human development, but have also influenced education outcomes for women specifically.

Chapter 5 further showcases the importance of exogenous forces on human development outcomes, such as female secondary enrollment. Based on the findings in the chapter, forces such as NGOs, globalization, and the IMF make deep impressions on the scope of educational opportunities for females. As explained in Chapters 4 and 5, the number of NGOs has increased exponentially in Bangladesh over the years. Now, more and more NGOs are finding a place for themselves in both rural and urban Bangladesh, and many of them focus on increasing opportunities for Bangladeshi women. While some work on micro-credit loans to help women jump-start businesses for themselves, others work directly with education by building schools, training teachers, and promoting education in communities. Through their work, NGOs "make noise" in various pockets of the country where perhaps the government's hands cannot reach. Therefore, not only are NGOs powerful instruments in terms of reaching various areas of the country, but they are also helpful in pushing forth initiatives to further advances in education because of their targeted missions and objectives. A single NGO works on a single mission, and as many NGO leaders stated in their interviews, they work with a vision unlike the government. Thus, with a focus and greater motivation that is not steered by the

incentive to be reelected, NGOs are effective in producing outcomes like increasing enrollment rates of young women.

Bangladesh's exposure to the global market also has a positive effect on female secondary education. One argument is the idea that as Bangladesh's economy develops and becomes increasingly active in the global market, the Bangladeshi government will seek to increase productivity to sustain such economic success and growth. One way to do this is by increasing the quality of human capital, which includes a more educated and healthier work force. Another argument is that with economic growth and expansion due to globalization, a Bangladeshi middle class develops; this middle class being more educated than before, begins to ask for increases in the quality of life, including education. Additionally, as a byproduct of growth, Bangladeshis have more money, which may allow some previously unable to afford education for their daughters to send them to school. In a country like Bangladesh, where many interview subjects identified the problem with sons being sent to school instead of daughters, this is an extremely relevant point. Financial burdens on families affect girls more because boys are oftentimes seen as the more productive ones who may be able to make better use of their education and are thus sent in preference over daughters.

The most striking result in Chapter 5 is the consequences of the IMF's influence on countries such as Bangladesh. As the model indicated, the IMF had a *negative* impact on female secondary enrollment rates. Though the relationship is not significant, the negative relationship indicates that organizations such as the IMF that work to encourage SAPs and focus on helping the economy may in fact neglect the importance of social opportunities like education. Realistically, the IMF's mission is not to work towards the

advancement of women in areas such as education. Thus, the functionings of the IMF may have very little to do with educational outcomes for Bangladeshi women. Still, this finding is important in demonstrating that bodies like the IMF do not serve as panaceas for development. If that were the case, the IMF's efforts would improve the healthcare system, economy, and social opportunities like education, which, based on my results, is not the case.

The last set of factors that are influential in terms of female education in Bangladesh is the endogenous forces within districts. Chapter 6 examines variables such as urbanization and more importantly, factors which include structural aspects of education like the number of female secondary schools and the number of teachers within schools. As the model indicates, with a greater number of schools for just young girls, enrollment rates naturally increase. While on an intuitive level, this makes sense, it is particularly important for development purposes. Yes, within schools for girls, there are female students, and with more female students, enrollment rates are higher. What is significant about this is that female secondary schools, as opposed to other types of schools, *matter*. In conservative areas of Bangladesh, parents do not feel comfortable sending daughters to school where they would be among male classmates, as some of my subjects mentioned in their interviews. Young women, then, need their own spaces. And while this may seem as a means of merely perpetuating the separation of men and women in Bangladesh and not a way for paving the path for women to be able to interact with men in public spaces, building schools for just women may be a starting point. Schools educate, provide opportunities, and allow for women to gain access to the realm outside of their homes. In essence, schools can lay the foundations for women to fight for their

own empowerment and ask for access to a predominantly male public world in Bangladesh. And ultimately, providing female secondary schools accomplishes the goal of educating women. This leads to a more educated female population eligible for jobs, which can in turn lead to other subsequent opportunities for empowerment. So while building schools for girls may seem to initially strengthen pre-existing conservative notions of women not being able to occupy the same space as men, in the long-run, they may be instrumental in creating change for the future. These results are directly linked to the application of this study, which is to build a higher secondary school for young women in the village of Chandanimahal located in Khulna, Bangladesh.

Final Remarks

It is not the mere scope of the project itself that matters the most, but rather the magnitude of this proposal's effect. Even if only thirty female students enrolled in this higher secondary school in Chandanimahal each year, the results would be tremendous. That would be thirty changed lives and thirty new opportunities for a better future and hopes of empowerment. Bangladesh is currently ranked last of 66 countries for gender empowerment, and in many cases socio-economic lines are congruent with gender disparity lines infecting the country.[118] Building this school is not only a first step in the right direction to bridging gender disparities, but is also a first step in closing the economic inequality in Bangladesh. By providing women with greater access to education, women are then able to pursue better careers, voice their concerns in both the public and private spheres, and guide the change for a better future for their own daughters.

[118] United Nations, Human Development Report (2002).

Two of the featured interview subjects, Fatima and Sumaiya Mustafa, are not just two young girls from Chandanimahal. They are also my cousins who have lived very different lives from my sisters and myself. Growing up in the United States, my sisters and I have enjoyed freedoms, the opportunity to obtain an education, and the ability to make our own decisions. It was only when I traveled to Bangladesh as a young girl that I realized I had taken these privileges for granted. Fatima and Sumaiya are smart, but unfortunately, both have faced difficulty in receiving an education. Fatima was taken out of school and married at the age of 13. By the time she was 17, she was the mother of two children. Sumaiya, on the other hand, was able to pursue a higher education; however, she is only able to attend all-girls schools. While Fatima was unable to complete her schooling, Sumaiya has to travel long distances to attend school because the nearest all-girls higher secondary school requires a two-hour commute. For me, building a school in Chandanimahal is not simply a matter of doing what is known as "right" for society less privileged than mine. This is a personal dream, one meant to celebrate and recognize the fight many young girls make to receive an education in Bangladesh. Building a school is also the first step in correcting a problem in Bangladesh that has occurred for far too long; by providing young women an opportunity to have an education, females in Bangladesh are provided the means to get a job, support themselves, and to contribute to the improvement and development of Bangladesh both economically and socially. The struggle to closing the education gap in Bangladesh does not end with my proposal, but big movements occur by taking small steps. It is my hope that by providing a school for females in a much-needed area, further small steps will be

taken in the future to complete the larger movement of closing the gender, education, and economic disparities found in Bangladesh.

References

Attaining the Millennium Development Goals in Bangladesh. The World Bank. 2005. p. 1-83.

Avelino, George, David S. Brown, and Wendy Hunter. 2005. "The Effects of Capital Mobility, Trade Openness, and Democracy on Social Spending in Latin America." American Journal of Political Science. 49, (3) p. 625-641.

Banerjee, Abhijit, Shawn Cole, Ester Duflow, and Leigh Linden. 2003. "Remedying Education: Evidence from Two Randomized Experiments in India." Manuscript. Harvard University.

"Bangladesh." [online] Internet. CIA World Factbook. http://www.cia.gov/cia/publications/factbook/geos/bg.html

"Bangladesh: All Projects." [online] Internet. The World Bank. 2005. http://www.worldbank.org.bd/external/default/main?menuPK=295794&pagePK=141143&piPK=399272&theSitePK=295760

"Bangladesh: Female Stipend, Teachers, and Secondary Education." [online] Internet. Bangladesh Bureau of Educational Information and Statistics (BANBEIS). 2005. http://www.banbeis.gov.bd/index.html

"Bangladesh: Transactions With the Fund From May 01, 1984 to October 31, 2005." [online] Internet. International Monetary Fund (IMF). 2005. http://www.imf.org/external/np/tre/tad/extrans1.cfm?memberKey1=55&endDate=2005%2D10%2D31&finposition_flag=YES

Carnoy, Martin. 1995. "Structural Adjustment and the Changing Face of Education." International Labour Review. 134, (6) p. 653-673.

Corrales, Javier. 1999. "The Politics of Education Reform: Bolstering the Supply and Demand; Overcoming Institutional Reform." World Bank Education and Management Series. 11, (1).

Davis, Jennifer. 2004. "Corruption in Public Service Delivery: Experience from South Asia's Water and Sanitation Sector." World Development. 32, (1) p. 53-71.

Deininger, Klaus and Paul Mpuga. 2005. "Does Greater Accountability Improve the Quality of Public Service Delivery? Evidence from Uganda." World Development. 33, (1). p. 171-191.

Education for All (EFA) Global Monitoring Report: Gender and Education for All, The Leap to Equality. United Nations Educational, Scientific, and Cultural Organization (UNESCO). 2003.

"Education in Bangladesh." [online] Internet. UNESCO Institute for Statistics (UIS). http://www.uis.unesco.org/profiles/EN/EDU/countryProfile_en.aspx?code=500

"Education Statistics." [online] Internet. Ministry of Education. 2003. http://www.moedu.gov.bd/edu_system__edu_statistics.htm

"Education Structure." [online] Internet. Ministry of Education. 2003. http://www.moedu.gov.bd/edu_system__edu_structure.htm

"Flow of Foreign Grant Fund Through NGOAB: At a Glance." [online] Internet. NGO Affairs Bureau. 2004. http://www.ngoab.gov.bd/Statistics.html

Galbraith, John Kenneth. 1962. Economic Development in Perspective. Chapter 1. p. 1-16.

Gauri, Varun and Julia Galef. 2005. "NGOs in Bangladesh: Activities, Resources, and Governance." World Development. 33, (12). p. 2045-2065.

Hirschmann, Nancy. 2002. The Subject of Liberty: Toward a Feminist Theory of Freedom. Princeton University Press. p. 217-238.

Hossain, Golam. 1995. "Bangladesh in 1994: Democracy at Risk." Asian Survey. 35, (2): "A Survey of Asia in 1994: Part II." p. 171-179.

"Human Trafficking around the World and in Bangladesh." [online] Internet. Anti-Slavery International. 2007. http://www.antislavery.org/homepage/antislavery/award/traffickinginbangladesh.htm

Islam, Fatima. Personal Interview. July 2006.

Islam, Sumaiya. Personal Interview. July 2006.

Kenny, Charles. 2005. "Why Are We Worried About Income? Nearly Everything that Matters is Converging." World Development. 33, (1). p. 1-19.

Millett, Kate. 2000. "Theory of Sexual Politics." Sexual Politics. University of Illinois Press. p. 23-58.

Morrisson, Christian and Johannes P. Jütting. 2005. "Women's Discrimination in Developing Countries: A New Data Set for Better Policies." World Development. 33, (7). p. 1065-1081.

Nussbaum, Martha C. 2000. Women and Human Development: The Capabilities Approach. Cambridge University Press: Cambridge. p. xiii-303.

Pandey, Raghaw S. 2000. "Going to Scale with Education Reform: India's District Primary Education Program, 1995-1999." World Bank Country Studies, Education Reform and Management Publication Series. 1, (4).

Project Appraisal Document: Female Secondary School Assistance Program-II. The World Bank. February 7, 2002. pp. 1-95.

Project Performance Assessment Report: Female Secondary School Assistance Project. The World Bank. June 20, 2003. Dhaka, Bangladesh. pp. 1-32.

Rahman, Mafuza. Personal Interview. July 2006.

Reinikka, Ritva and Jakob Svensson. 2004. "Local Capture: Evidence from a Central Government Transfer Program in Uganda." Quarterly Journal of Economics. 119, (2). p. 679-705.

Schultz, Theodore W. 1961. "Investment in Human Capital." American Economic Review. 51, (1). p.1-17.

Sen, Amartya. 1999. Development as Freedom. Anchor Books: New York. p. xi-298.

Sen, Amartya. May 2006. "Democracy as a Global Commitment." University of Cincinnati.

Statistical Yearbook of Bangladesh, 1995. Bangladesh Bureau of Statistics. Dhaka, Bangladesh: 1995. p. 512.

Statistical Yearbook of Bangladesh, 2000. Bangladesh Bureau of Statistics. Dhaka, Bangladesh: 2000. pp. 522-547.

Stout, Robert T., Marilyn Tallerico, and Kent Paredes Scribner. 1995. "Values: The 'what?' of the Politics of Education." The Study of Educational Politics. Edited by Jay D. Scribner and Donald H. Layton. New York: The Falmer Press. p.5-20.

"Summary Education Profile: Bangladesh." [online] Internet. The World Bank. 2003. http://devdata.worldbank.org/edstats/SummaryEducationProfiles/CountryData/GetShowData.asp?sCtry=BGD,Bangladesh

"Summary Education Profile: India." [online] Internet. The World Bank. 2003. http://sima-ext.worldbank.org/edstats/SummaryEducationProfiles/CountryData/GetShowData.asp?sCtry=IND,India

"Summary Education Profile: Pakistan." [online] Internet. The World Bank. 2003. http://sima-ext.worldbank.org/edstats/SummaryEducationProfiles/CountryData/GetShowData.asp?sCtry=PAK,Pakistan

Transparency International. Global Corruption Report 2005. http://www.transparency.org/publications/gcr/ordering_the_gcr

Weiner, Myron. 1991. The Child and the State in India. Princeton University Press: New Jersey. p. xiii-207.

Welzel, Christian. 2002. "Effective Democracy, Mass Culture, and the Quality of Elites: The Human Development Perspective." International Journal of Comparative Sociology. 43, (3-5).